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Missouri

Medical Malpractice Insurance Report

Statistics Section
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DIFP

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 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

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TABLE OF CONTENTS

SECTION	DESCRIPTION	PAGE
	Executive Summary	i
I	Major Historical Trends	1
II	Claim Severity	41
III	Claim Severity by Injury Severity and Lapsed Time to Disposition	53
IV	Indemnity Analysis by Company	67
V	Indemnity Analysis by Medical Specialty	75
VI	Claim Study by Means of Disposition	87
VII	Occurrence Analysis	99
VIII	Nature and Substance of Allegations and Medical Outcome	117
IX	Market Share and Experience Data by Company	177

Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DIFP makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

As a caveat, readers are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies and risk retention groups have historically been underreported. One large self-insurer only recently began reporting claims information. Since claims incurred by this entity are not available for the years prior to 2007, they have been omitted from all figures and tables in this report.

Additional information is derived from the Page 19 supplement to the annual statement. These data contain information about market segment, volume of business, market share, losses and expenses.

Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

Premium Written vs. Premium Earned

Premium Written: The cost of coverage for the full policy term, reported as of December 31st of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

Premium Earned: The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1st, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned

premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

Paid Losses vs. Incurred Losses

Paid Losses: The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical malpractice, paid losses may correspond to claims that were first opened (perhaps many) years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

Incurred Losses Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on claims incurred during the year. This amount includes estimates about the eventual cost of pending claims. Incurred losses also include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won’t be known with certainty until many years in the future, when all pending claims are closed.

Components of Profitability

Loss Ratio: The ratio of incurred losses to earned premium.

Defense and cost containment expenses: The costs associated with adjudicating a claim, such as legal defense costs or payments for expert testimony.

Adjusting and other expenses: Additional expenses associated with administering a claim, such as salaries for claims personnel and overhead.

Loss adjustment expenses: Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical malpractice insurance, and in some years exceeds even the amount of indemnity going to claimants.

Other Expenses: In addition to legal costs, other expenses consist primarily of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical malpractice insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for malpractice insurers.

Calculating profitability Insurers are required to annually file a financial statement. This statement contains a “state page,” on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2009 are reproduced in this report. The 2010 figure was calculated by the DIFP in accordance with the NAIC formula.

Claim Counts

Claim: For purposes of this report, a *claim* corresponds to each malpractice coverage implicated in a malpractice action. If multiple defendants are named by a single claimant, then each named defendant is considered a separate claim. Reopened claims are counted twice, first as the original claim and second as a new claim reported in the year the claim is reopened. Lastly, multiple policies covering the same individuals will be reported as separate claims. While this method of counting is an essential part of the structure of the DIFP data, it is clearly not optimal in that instances of double-counting for the same incident may occur.

Defendant The tables presenting data by defendant count all claims against a single defendant arising from the same allegation(s) as a single claim, regardless of the number of policies covering the individual. Cases that are closed and later reopened are not double-counted.

Occurrence: An occurrence consists of an incident or series of incidents leading to alleged harm to a single party. One occurrence thus corresponds to a single plaintiff or injured party, regardless of the number of defendants involved in the occurrence. That is, one *occurrence* can spawn numerous *claims*. Data presented by occurrence treats all related claims and medical practitioners involved in a given injury as a single event.

Historically, the DIFP has had no method of identifying occurrences within the database, since the data contained no unique identifier that would relate each claim to a common occurrence. Building on efforts of recent years, the DIFP recoded a subset of the data based on

the gender and date of birth of the injured party, and the date of injury. The data were then subject to considerable manual inspection, and were recoded where necessary based on the names and residencies of the involved parties, and place of injury. We are confident that the results have a very high degree of reliability, with error rates well below 1 percent. See the section below entitled *New Additions to the Medical Malpractice Report* for further discussion.

Additional information about different methods of counting claims, and the advantages and disadvantages of each method, is presented below.

Claims Reported: The number of newly opened claims filed with insurers during a year, plus prior claims that are reopened.

Claims Closed: The number of claims brought to final settlement during the course of a year.

Claims Paid: Claims closed with an indemnity payment to the claimant.

Claims Pending: Total number of claims open at year end, regardless of when the claims were first reported.

Average Indemnity: The average amount paid on a claim, or total claim indemnity / total number of claims closed with payment. Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropodists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for the seventh consecutive year, following depressed and even negative returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 72.2 percent of earned premium in 2010. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

Profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical malpractice insurance in Missouri

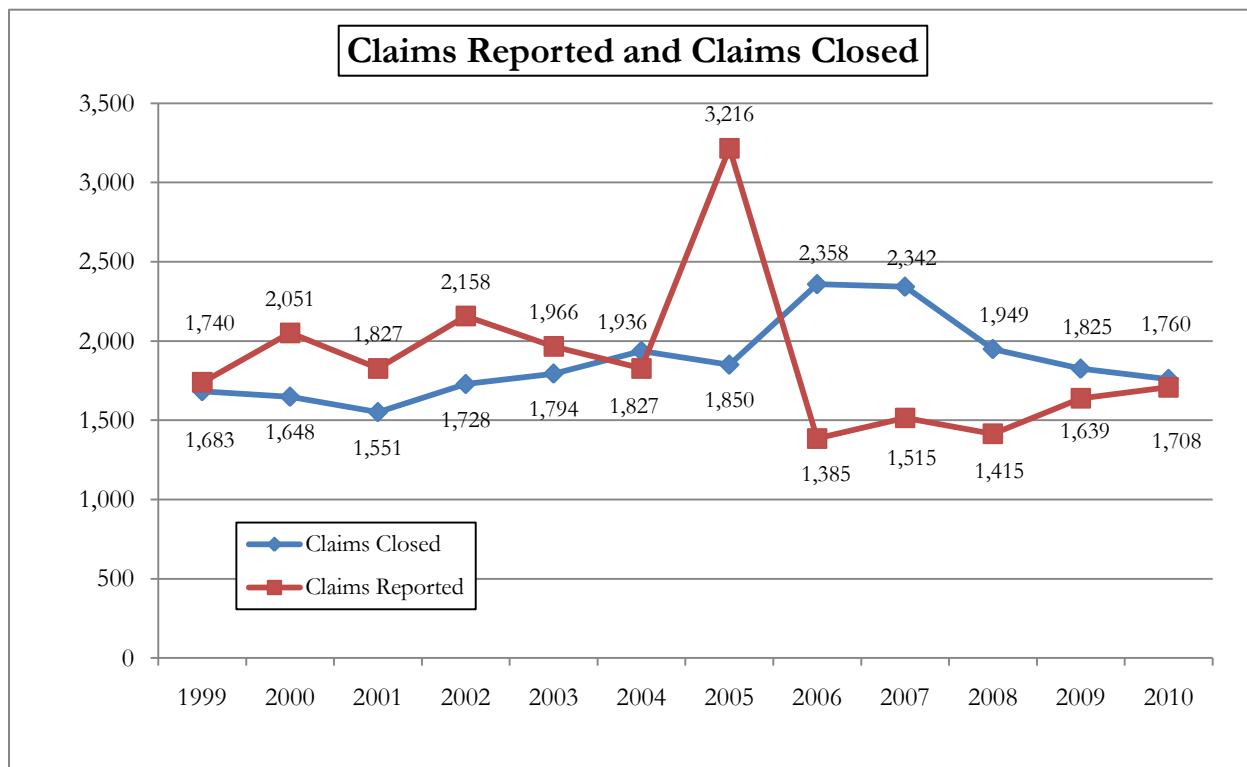
produced a return on net worth of 14.7 percent in 2009. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of 21.1 percent of net worth in 2010 (pages 6-7).

Incurred claims declined from \$126.6 million to \$38.5 million between 2004 and 2008, but increased to \$67.7 million in 2009. In 2010, incurred claim costs declined to \$52.8 million. The loss ratio (claims incurred / premium earned) was 27.5% percent in 2010. Defense and adjustment expenses related to settling claims, the largest expense component for medical malpractice insurance aside from claim payments, decreased from \$81.2 million to \$36.2 million between 2005 to 2009, and decreased further to \$21.2 million in 2010 (page 6).

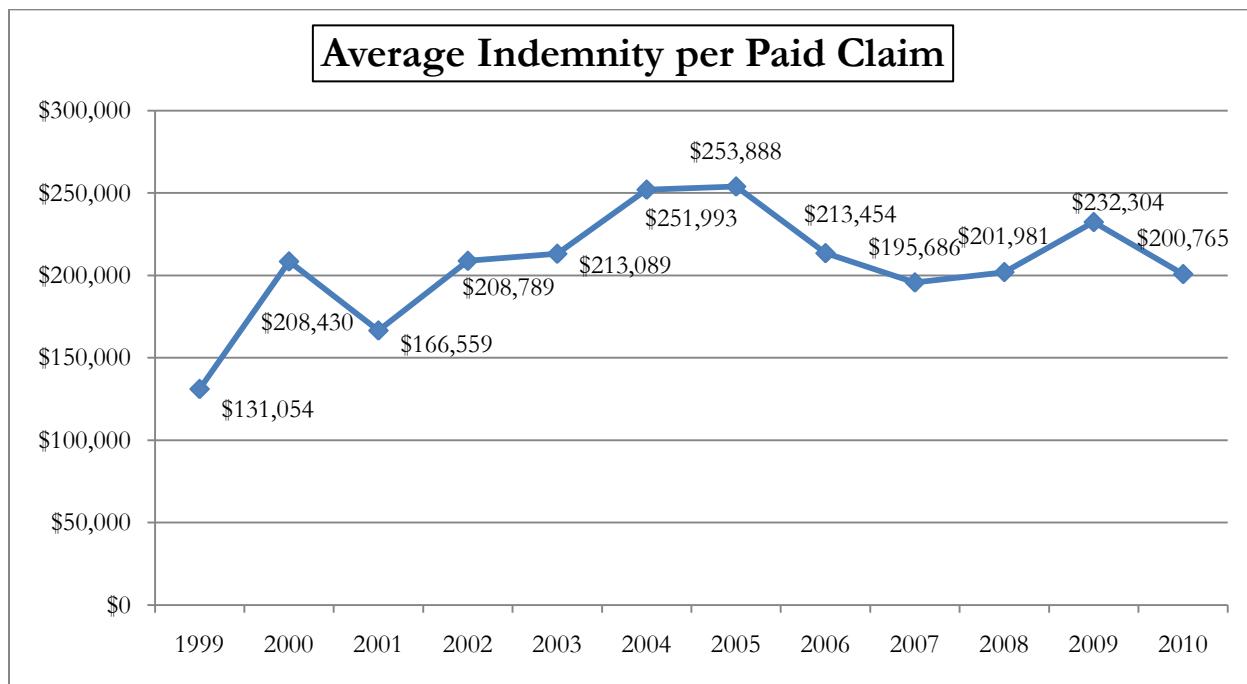
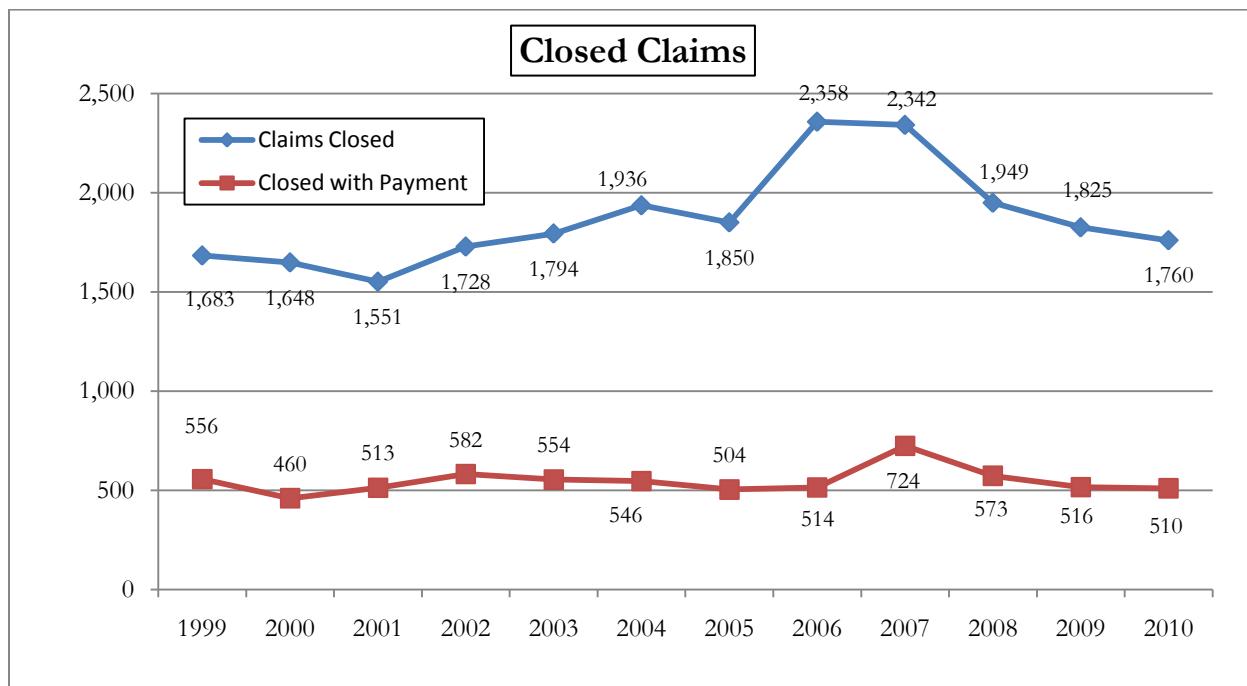
New Claims Reported and Claims Closed

■ After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims, the number of claims reported has declined substantially in recent years.

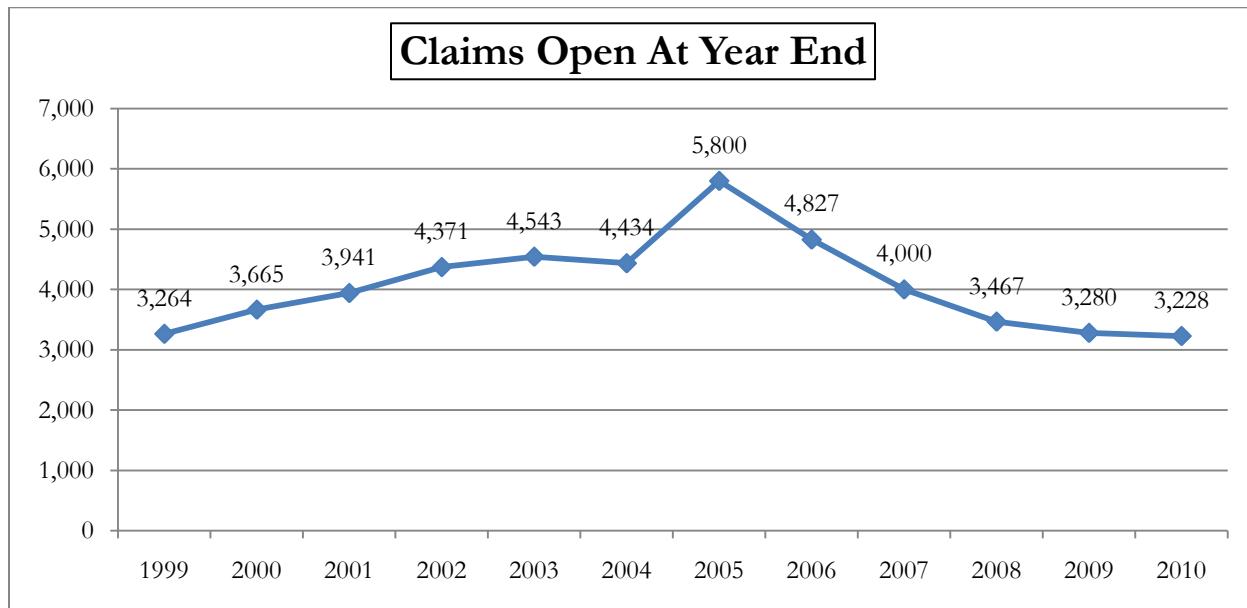
Newly reported claims declined rapidly after 2005, decreasing from 3,216 to 1,415 in 2008, a level well below the historical average. New claims increased somewhat in 2009 and again in 2010, reaching 1,708 in that year.



■ After a significant increase in 2007, the number of paid claims has declined in each subsequent year. Further reducing claims costs, the average award per paid claim decreased from \$232,304 to \$200,765 between 2009 and 2010.



- The number of pending claims, or the number of claims still open at the end of a year, has declined substantially since 2005, and in 2010 reached the lowest level since 1993.



- Additions to the Medical Malpractice Report

Several new sections were recently added to the medical malpractice report. Most significantly:

1. **Claim vs. Occurrence** Data in this report are aggregated by three different methods: by occurrence, by defendant, and by claim. Historically, the DIFP data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may be the subject of multiple related claims. Until recently, all data, such as average awards and the number of claims, were presented *per claim*, since the data did not possess a unique identifier to link claims associated with a single injury or claimant.

Defining a claim on a *per defendant* basis is probably the most common method of tracking claims, as it offers the greatest granularity or specificity of information, and significantly enhances the range of possible analyses. For example, each profession associated with each type of claim can be tracked, whether the defendant is a nurse, anesthesiologist, radiologist, or corporate entity. In addition, the impact of historical features of the Missouri tort environment can be analyzed. For example, prior to 2005, Missouri's cap on noneconomic awards applied to each *incident* of negligence. The courts interpreted this language in such a

way that, for a single claimant, multiple caps could be “stacked” based on multiple defendants associated with a single injury.¹

On the other hand, analyzing claims on a *per defendant* basis has its own limitations. For example, it was not possible to measure overall compensation injured parties receive from multiple defendants. In addition, clarification of the statutory language effectively repealed the *Scott* decision, so that a single cap applies to each claimant, regardless of the number of defendants. The ability to analyze data on *occurrence, defendant, and claims* basis greatly enhances the range of possible analyses. The comparison of the different methods of accounting for claims is presented in the following table.

Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physician's excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
Total	1		3		6

¹ Assume a radiologist misread an x-ray, and an attending physician subsequently misread an x-ray. By the reasoning of the *Scott* decision, this series of events would be treated as two independent diagnostic errors, each of which would be subject to noneconomic damages up to the cap. In addition, it was possible that multiple instances of alleged negligence by a single defendant could be subject to multiple caps. See *Scott vs. SSM Healthcare*, Missouri Court of Appeals, Eastern District. January, 2002.

2. Nature and Substance of Malpractice Allegations In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code scheme is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this data field has proven quite limited. In many instances it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.

As part of the data enhancements, additional categories were developed to capture more meaningful details about the nature of alleged medical errors. As part of the process of perfecting these categories, nearly 17,00 records have been recoded based on descriptive narratives submitted with each claim. In addition, new categories were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Data Aggregated by Occurrence

As discussed above, an “occurrence” represents an event or series of events that are alleged to have produced harm to a claimant. Unlike *claims*, one occurrence corresponds to one claimant, even if multiple practitioners or defendants are implicated in the occurrence. Data are also presented on a *per defendant* basis to correct for instances in which a single individual may be subject to multiple claims for the same allegation (if, say, both primary and excess insurers file a claim). Data aggregated on defendant and occurrence bases largely mirror the claim trends. A comparison of claims, defendants, and occurrences is displayed in the following table. **Note that claim counts presented here will not equal those presented in other sections of this report. This is because claims are considered closed in the year that the corresponding occurrence is closed, even if the actual individual claim was closed in an earlier year.**

Year Closed	Claims			Defendants			Occurrences		
	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity
1990	1,471	562	\$86,314	1,424	539	\$89,997	1,035	451	\$107,557
1991	1,705	616	\$130,883	1,648	595	\$135,503	1,093	478	\$168,670
1992	1,847	538	\$122,957	1,783	535	\$123,646	1,177	438	\$151,029
1993	1,836	574	\$160,607	1,778	562	\$164,036	1,197	461	\$199,975
1994	1,728	554	\$120,952	1,656	543	\$123,403	1,042	466	\$143,793
1995	1,976	636	\$128,213	1,853	625	\$130,469	1,197	509	\$160,203
1996	1,954	609	\$155,317	1,853	597	\$158,439	1,163	507	\$186,564
1997	1,660	537	\$161,835	1,573	520	\$167,125	991	428	\$203,049
1998	1,558	481	\$149,933	1,486	465	\$155,092	959	412	\$175,044
1999	1,622	567	\$135,016	1,538	558	\$137,193	1,045	480	\$159,487
2000	1,738	487	\$211,039	1,613	472	\$217,745	1,033	391	\$262,854
2001	1,572	503	\$171,244	1,475	496	\$173,660	936	392	\$219,734
2002	1,663	533	\$205,432	1,572	523	\$209,360	1,011	444	\$246,611
2003	1,709	560	\$211,850	1,631	550	\$215,701	984	445	\$266,597
2004	1,872	540	\$237,925	1,757	533	\$241,050	1,044	426	\$301,595
2005	1,814	506	\$266,006	1,689	495	\$270,823	1,003	400	\$336,498
2006	2,206	528	\$229,225	2,073	522	\$231,860	1,171	437	\$276,959
2007	2,396	706	\$186,851	2,250	695	\$189,809	1,277	580	\$227,443
2008	2,095	603	\$199,460	1,968	593	\$202,824	999	458	\$262,608
2009	1,803	485	\$245,853	1,683	474	\$251,559	923	391	\$308,800
2010	1,724	514	\$191,344	1,641	502	\$195,918	912	417	\$235,854

Additional data for occurrences is presented in the body of the report. Tables include information about the types of defendants involved in occurrences, and those most likely to be assessed some type of liability for each occurrence.

Nature and Substance of Allegations and Health Outcomes

All allegation and health-outcome data are presented on a *per-occurrence* rather than a *per-defendant* basis. Each occurrence represents a single claimant, regardless of the number of defendants. In addition, every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central.

Allegations are grouped into the following categories:

1. Surgery (excluding anesthesia problems, and surgeries associated with pregnancy and childbirth);
2. Anesthesia (excluding pregnancy and childbirth-related allegations);
3. Medication (excluding medication-related allegations associated with surgery or pregnancy and childbirth);

4. Diagnosis (excluding surgery-, medication-, or pregnancy-related allegations);
5. Pregnancy and childbirth;
6. Non-surgical treatment;
7. Intravenous and blood products; and
8. Allegations unrelated to a specific course of medical treatment, such as falls in a hospital, unethical conduct, or breach of statute or regulation.

In order of prevalence, allegations were distributed as follows:

Allegations by Category 2002-2010		
Category	Occurrences	Paid Occurrences
Surgery	32.1%	31.7%
Treatment	18.7%	16.9%
Diagnosis	18.4%	19.1%
Patient Safety	11.2%	12.8%
Medication	10.0%	8.9%
Pregnancy	6.4%	7.1%
IV & Blood	1.7%	2.1%
Anesthesia	1.5%	1.5%

The most common category of allegation was adverse surgical outcomes, which accounted for nearly a third of all paid occurrences. Of 2,742 adverse surgical outcomes with sufficient narrative detail to permit proper coding, 531 involved an unintentional cut, tear, or burn. Of these, 280 resulted in payments totaling \$79.2 million. The most common post-surgical adverse outcome was contraction of an infection, resulting in 334 occurrences, of which 108 resulted in payments of \$34.9 million. Additional adverse surgical outcomes include allegations that a surgery was unnecessary, that the patient was not fully informed of risks, or simply that surgeries failed to achieve their intended result, the retention of surgical materials or other foreign bodies, improper placement of a prosthetic or therapeutic device, or using the wrong device or wrong-sized device, and improper closure of surgical site.

The top three allegations by each category of care are summarized below, and the full details can be found in the body of the report.

Top Three Adverse Outcomes, by Category of Care

Surgery – 2,742 Occurrences / 1,206 Paid Occurrences / Average Indemnity = \$276,727

1. Unintentional cut, tear or burn (531)
2. Unnecessary surgery / lack of informed consent (372)
3. Contraction of infection (334)

Anesthesia – 126 Occurrences / 57 Paid Occurrences / Average Indemnity = \$357,473

1. Error during intubation (59)
2. Respiratory or cardiovascular event (other than allergic reaction) (26)
3. Intra-operative awareness or other inadequate anesthetization (21)

Medication - 850 Occurrences / 338 Paid Occurrences / Average Indemnity = \$181,195

1. Negative side-effect of medication, excluding allergic reactions (391)
2. Wrong medication (148)
3. Wrong dosage (146)

Diagnosis – 1,568 Occurrences / 725 Paid Occurrences / Average Indemnity = \$388,853

The most common misdiagnosed conditions were:

1. Cancer (397)
2. Traumatic injuries (238)
3. Digestive conditions (non-infectious) (131)

Pregnancy and childbirth – 549 Occurrences / 269 Paid Occurrences / Average Indemnity = \$704,498

1. Injury due to intrauterine hypoxia (75)
2. Injury due to shoulder dystocia (67)
3. Failure to treat placental disorders (38)

Most birth related adverse outcomes are associated with fetal distress. Common allegations are associated with fetal asphyxiation, or other birth trauma resulting in cerebral palsy, other cognitive or neurological deficit, or injury to the peripheral nervous system. Far fewer cases stemmed from injury to the mother. Greater detail is presented in the ensuing tables.

Treatment (Non-Surgical) – 1,597 Occurrences / 642 Paid Occurrences / Average Indemnity = \$215,497

1. Cut, puncture, tear or burn (191)
2. Pressure ulcers during course of treatment (176)
3. Injury during physical therapy (123)

IV and Blood Products – 145 Occurrences / 80 Paid Occurrences / Average Indemnity = \$86,809

1. IV infiltration incidents (93)
2. Cut, puncture or tear (13)
3. Infection (10)

Patient Safety and Allegations Unrelated to a Specific Course of Medical Treatment – 955 Occurrences / 488 Paid Occurrences / Average Indemnity = \$119,132

1. Fall while on premises or under care (481)
2. Injury during lifting, transporting, or repositioning (77)
3. Breach of patient confidentiality (52)

Other allegations related to patient safety include other physical injuries incurred on premises (excluding falls) (48), failure to prevent acts of self-harm, including suicide (41), assault by 3rd party (34), sexual misconduct (31), failure to warn of health hazard (28), other improper (legal, moral, or ethical) conduct (23), and assault by staff (21).

Additional tables display data on the most common initial conditions ultimately leading to a claim.

Claims by Initial Health Condition and Patient Outcomes

The final tables in Section VIII display data on health outcomes attributable to an alleged error. A total of 6,714 occurrences contained information with sufficient narrative detail to permit coding for injury severity. Of non-fatal injuries, the single most prevalent identifiable outcome was “cuts or other damage to nerves” with 396 occurrences. The lowest payouts are associated with cases with no allegation of physical injury. Average payouts for individuals suffering only emotional distress was \$30,676. At the other extreme, several outcomes had

average payouts in excess of \$1 million: quadriplegia (\$1.9 million), contraction of meningitis (\$1.6 million), progression of meningitis (\$2.3 million), cerebral palsy (\$1.6 million), comas (\$1.1 million), full loss of hearing (\$1 million) and paraplegia (\$1.0 million). Injuries with payouts exceeding \$500,000 include the loss of two or more limbs (\$533,677), brachial plexus disorders (\$539,647), and blindness (\$951,086). The full range of health outcomes, along with the errors alleged to have produced the outcomes, is presented in the body of the report.

Generally, average indemnity closely follows the severity of injury attributable to a medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical scrutiny when interpreting the data displayed in the allegation tables.

Section I

Major Historical Trends

This section contains graphs depicting trends in the medical malpractice insurance for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

	Page
• Market Trends:	
Licensed and non-admitted premium	3
Analysis of carriers	4
Profitability	6
Historical premium and losses	10
Loss ratio for Missouri	14
Number of insurance writers in Missouri	15
• Frequency and Severity:	
Number of new claims reported to insurers	16
Average injury severity of new claims reported to insurers	17
Number of closed claims	18
Average injury severity of closed claims	21
Average indemnity of closed claims	22
Average loss adjustment expense of closed claims	25
Claim by county jurisdiction	28
• Claim Disposition:	
Number of months for paid claims from incident to disposition	37
Number of months by injury severity from incident to disposition	38

Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 1999-2010

Year	Market	Premium Written	Percent of Written Market		Percent of Earned Market
			Premium Earned	Earned Market	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitted	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	
2005	Licensed	\$190,032,878	81.7%	\$192,382,331	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,298,835	17.3%
	Total	\$232,504,144		\$232,681,166	
2006	Licensed	\$189,392,763	79.4%	\$191,945,065	79.9%
	Non-Admitted	\$49,120,606	20.6%	\$48,388,148	20.1%
	Total	\$238,513,369		\$240,333,213	
2007	Licensed	\$169,414,625	78.2%	\$173,191,830	78.1%
	Non-Admitted	\$47,184,656	21.8%	\$48,424,897	21.9%
	Total	\$216,599,281		\$221,616,727	
2008	Licensed	\$164,271,452	79.4%	\$167,197,843	79.4%
	Non-Admitted	\$42,535,711	20.6%	\$43,250,769	20.6%
	Total	\$206,807,163		\$210,448,612	
2009	Licensed	\$155,867,385	76.9%	\$159,189,839	78.5%
	Non-Admitted	\$46,726,926	23.1%	\$43,664,739	21.5%
	Total	\$202,594,311		\$202,854,578	
2010	Licensed	\$145,448,052	76.1%	\$145,360,028	75.7%
	Non-Admitted	\$45,600,922	23.9%	\$46,549,816	24.3%
	Total	\$191,048,974		\$191,909,844	

Market Share, 2010
All Insurers With At Least 0.1% Market Share

Licensed Insurers		Non-Admitted Insurers	
Company	Premium Written, 2010	Market Share	Premium Written, 2010
Missouri Professionals Mutual	\$37,369,102	19.6%	Lexington Insurance Company
Missouri Hospital Plan	\$25,610,126	13.4%	Saint Lukes Health System RRG
The Medical Protective Company	\$13,800,599	7.2%	Homeland Insurance Company Of New York
Proassurance Indemnity Company, Inc.	\$12,849,414	6.7%	Columbia Casualty Company
Medical Liability Alliance	\$11,408,650	6.0%	Hudson Specialty Insurance Company
Physicians Professional Indemnity Association	\$7,323,225	3.8%	Emergency Physicians Insurance Company RRG
Missouri Doctors Mutual Insurance Co	\$4,569,780	2.4%	Darwin Select Insurance Company
Intermed Insurance Company	\$4,288,899	2.2%	Caring Communities, A Reciprocal RRG
Doctors Company, An Interinsurance Exchange	\$4,109,153	2.2%	National Guardian RRG
American Casualty Company Of Reading, PA	\$2,789,831	1.5%	Ironshore Specialty Insurance Company
Preferred Physicians Medical RRG, Inc	\$2,702,934	1.4%	Illinois Union Insurance Company
Galen Insurance Company	\$2,597,215	1.4%	Health Care Industry Liability Reciprocal Ins Co A RRG
Medicus Insurance Company	\$1,750,895	0.9%	Arch Specialty Insurance Company
Kansas Medical Mutual Insurance Company	\$1,652,657	0.9%	Evanston Insurance Company
National Union Fire Ins Co Of Pittsburgh, Pa.	\$1,460,518	0.8%	Endurance American Specialty Insurance Company
Ncmic Insurance Company	\$1,410,609	0.7%	Admiral Insurance Company
Podiatry Insurance Company Of America	\$1,318,810	0.7%	Ophthalmalic Mutual Insurance Company (A RRG)
Professional Solutions Insurance Company	\$1,279,773	0.7%	Landmark American Insurance Company
Physicians Insurance Mutual	\$1,181,852	0.6%	Southwest Physicians RRG, Inc.
Ace American Insurance Company	\$1,095,198	0.6%	Steadfast Insurance Company
Keystone Mutual Insurance Company	\$983,936	0.5%	Oms National Insurance Company, RRG
Health Care Indemnity Inc.	\$584,585	0.3%	Oceanus Insurance Company A RRG
Pharmacists Mutual Insurance Company	\$466,846	0.2%	National Fire & Marine Insurance Company
Continental Casualty Company	\$448,278	0.2%	American Safety Indemnity Company
Church Mutual Insurance Company	\$334,122	0.2%	General Star Indemnity Company
Darwin National Assurance Company	\$322,865	0.2%	Emergency Medicine RRG, Inc
Chicago Insurance Company	\$320,903	0.2%	Catlin Specialty Insurance Company
Liberty Insurance Underwriters Inc.	\$285,886	0.1%	Princeton Excess And Surplus Lines Insurance Company
Cincinnati Insurance Company	\$226,210	0.1%	Western World Insurance Company
Fortress Insurance Company	\$168,034	0.1%	Interstate Fire & Casualty Company
Onebeacon Insurance Company	\$164,128	0.1%	American Association Of Orthodontists Insurance Company
American Alternative Insurance Corporation	\$115,036	0.1%	Proassurance Specialty Insurance Company, Inc.
Preferred Professional Insurance Company?	\$104,017	0.1%	Community Blood Centers' Exchange, RRG
American Home Assurance Company	\$96,037	0.1%	

Market Share – Physicians & Surgeons Coverage

(Companies with greater than 0.1% market share)

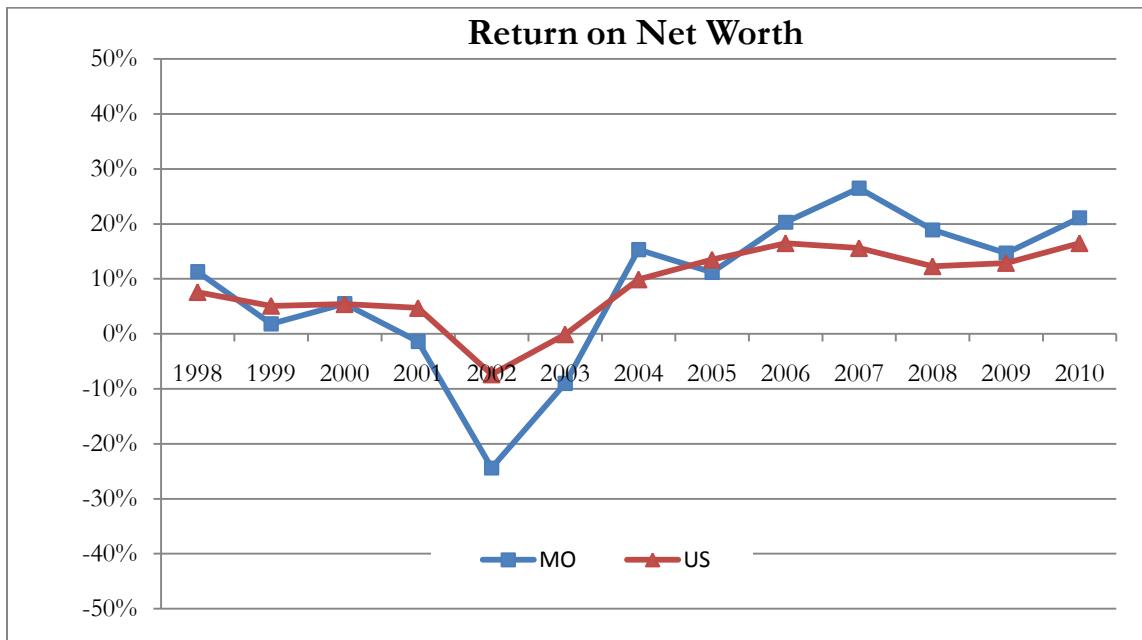
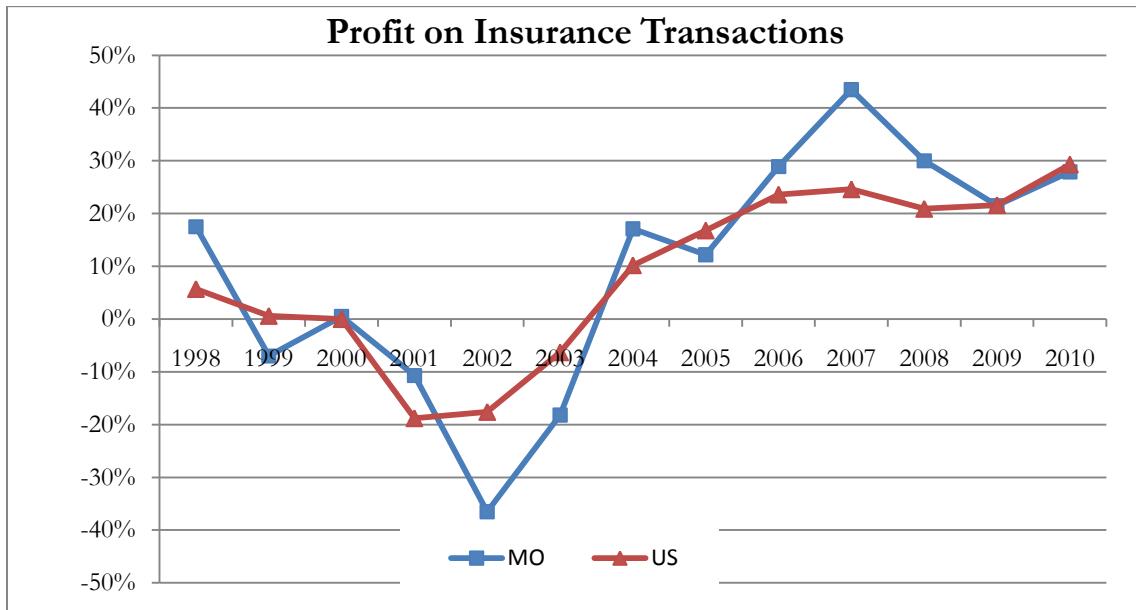
Company	Premium Written, 2010	Market Share
Missouri Professionals Mutual	\$37,369,102	35.0%
Proassurance Indemnity Company Inc	\$11,899,852	11.1%
Medical Liability Alliance	\$10,942,055	10.2%
Medical Protective Company	\$10,911,677	10.2%
Physicians Professional Indemnity Association	\$7,323,225	6.9%
Missouri Doctors Mutual Insurance Company	\$4,569,780	4.3%
Doctors Company An Interins Exchange	\$4,109,153	3.8%
Intermed Insurance Company	\$3,930,046	3.7%
Preferred Physicians Medical Rrg Inc	\$2,702,934	2.5%
Galen Insurance Company	\$2,562,092	2.4%
Medicus Insurance Company	\$1,750,895	1.6%
Kansas Medical Mutual Insurance Company	\$1,652,657	1.5%
Podiatry Insurance Company Of America	\$1,318,810	1.2%
National Union Fire Insurance Company Of Pittsburg Pa	\$1,231,296	1.2%
Professional Solutions Insurance Company	\$1,182,772	1.1%
Physicians Insurance Mutual	\$1,181,852	1.1%
Keystone Mutual Insurance Company	\$983,936	0.9%
Darwin National Assurance Company	\$322,865	0.3%
Liberty Insurance Underwriters Inc.	\$285,886	0.3%
Fortress Insurance Company	\$168,034	0.2%
Onebeacon Insurance Company	\$164,128	0.2%
Continental Casualty Company	\$123,691	0.1%
Preferred Professional Insurance Company	\$104,017	0.1%
Paco Assurance Company Inc	\$75,389	0.1%

Medical Malpractice Profitability in Missouri, 1993-2010*							
All Writers, Including Excess and Surplus Lines Companies							
Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
	\$115,261,205	54.6%	18.0%	17.2%	89.8%		
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.5%	14.9%	29.8%	72.2%	27.9%	21.1%

*Expenses include allocations from items reported as national aggregates on the financial annual statement, and will not equal numbers derived solely from the state page. By allocating expenses and revenues, such as federal taxes and investment incomes, the figures here are a more accurate representation of the performance of a line of business in a state than unadjusted figures taken directly from the state page.

Medical Malpractice Profitability US and Missouri, 1998-2010												
1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
PROFIT ON INSURANCE TRANSACTIONS												
MO	17.5%	-7.0%	0.5%	-10.7%	-36.5%	-18.2%	17.1%	12.2%	28.9%	43.5%	30.0%	21.5%
US	5.7%	0.6%	0.0%	-18.8%	-17.6%	-6.3%	10.2%	16.8%	23.6%	24.6%	20.9%	21.6%
RETURN ON NET WORTH												
MO	11.3%	1.8%	5.5%	-1.4%	-24.4%	-9.0%	15.3%	11.2%	20.3%	26.5%	18.9%	14.7%
US	7.6%	5.1%	5.4%	4.7%	-7.4%	-0.1%	9.9%	13.5%	16.5%	15.6%	12.3%	12.9%

Source: Data year 1993-2009 are from the NAIC, *Profitability by Line by State*. Data year 2010 is produced by the DIFP as a preliminary estimated based on the NAIC formula.



Licensed Market
Medical Malpractice
Data from the Financial Annual Statement

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213
2005	190,032,878	77,579,894	192,382,329	88,557,355	67,086,045	4,973,045	7,861,996	2,238,778
2006	189,392,764	71,311,677	191,945,067	64,755,502	54,460,185	6,917,834	12,008,414	2,300,687
2007	169,414,624	79,077,894	173,191,830	21,078,129	30,589,894	9,919,356	12,054,024	1,745,597
2008	164,271,453	52,799,665	167,197,841	26,633,904	30,723,882	12,650,632	11,734,877	1,954,845
2009	155,867,385	76,864,434	159,189,836	47,022,583	23,444,743	12,713,160	11,147,292	1,966,249
2010	145,448,052	44,688,166	145,360,026	44,309,036	17,175,262	17,876,034	10,177,819	1,537,348

Year	% of Written Premium		% of Earned Premium			
			Defense & Cost Containment Expenses Incurred		Other Underwriting Expenses	
	Direct Losses Paid	Direct Losses Incurred	Expenses Incurred	Underwriting Expenses	Underwriting Results	
1996	65.31%	95.52%	28.91%	8.07%	132.50%	
1997	54.28%	53.25%	12.25%	8.38%	73.88%	
1998	86.36%	54.52%	21.46%	9.80%	85.78%	
1999	67.90%	72.97%	37.22%	11.35%	121.54%	
2000	68.75%	70.74%	31.96%	10.91%	113.61%	
2001	70.34%	81.46%	26.29%	14.49%	122.24%	
2002	63.21%	107.57%	27.77%	12.55%	147.90%	
2003	44.91%	96.67%	37.16%	7.99%	141.82%	
2004	53.57%	49.72%	22.46%	7.42%	79.60%	
2005	40.82%	46.03%	34.87%	7.84%	88.74%	
2006	37.65%	33.74%	28.37%	11.06%	73.17%	
2007	46.68%	12.17%	17.66%	13.70%	43.53%	
2008	32.14%	15.93%	18.38%	15.75%	50.06%	
2009	49.31%	29.54%	14.73%	16.22%	60.49%	
2010	30.72%	30.48%	11.82%	20.36%	62.66%	

Data based on state page and does not include expense items that are not reported by line or by state.

Excess/Surplus Lines Market
Medical Malpractice
Data from the Financial Annual Statement

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission and Brokerage Expenses	Taxes and Fees
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120
2005	42,471,266	10,640,596	40,298,835	25,831,775	5,649,669	58,276	3,163,959	204,273
2006	49,120,606	21,272,422	48,388,148	11,085,405	2,439,533	9,228	3,378,131	430,786
2007	47,184,656	9,968,066	48,424,897	10,109,947	6,409,250	200,498	3,599,954	309,966
2008	42,535,711	11,435,862	43,250,769	12,651,844	4,214,592	243,800	4,655,756	363,755
2009	46,726,926	13,656,308	43,664,739	20,659,398	4,536,074	510,763	4,037,875	367,119
2010	45,575,530	6,158,628	46,524,424	8,527,737	4,007,322	970,054	3,648,928	337,354

Year	% of Written Premium		% of Earned Premium		
	Direct Losses Paid	Direct Losses Incurred	Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1997	13.88%	8.39%	15.89%	8.15%	32.43%
1998	71.71%	91.54%	1.07%	10.66%	103.27%
1999	64.03%	69.03%	15.75%	9.48%	94.26%
2000	32.57%	62.04%	28.21%	16.57%	106.82%
2001	40.71%	105.21%	22.26%	11.63%	139.11%
2002	41.31%	138.93%	42.92%	10.76%	192.61%
2003	24.31%	65.50%	19.73%	6.48%	91.71%
2004	29.13%	62.14%	11.89%	7.80%	81.84%
2005	25.05%	64.10%	14.02%	8.50%	86.62%
2006	43.31%	22.91%	5.04%	7.89%	35.84%
2007	21.13%	20.88%	13.24%	8.49%	42.60%
2008	26.89%	29.25%	9.74%	12.17%	51.17%
2009	29.23%	47.31%	10.39%	11.26%	68.96%
2010	13.51%	18.33%	8.61%	10.65%	37.60%

Data based on state page and does not include expense items that are not reported by line or by state.

MEDICAL MALPRACTICE FINANCIAL RESULTS

TOTAL LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$118,095,604	\$76,913,780	65.1%	\$123,401,931	\$117,608,550	95.3%	-0.1%
1997	\$101,850,006	\$55,287,687	54.3%	\$101,923,637	\$54,273,811	53.2%	-13.8%
1998	\$81,659,276	\$70,653,953	86.5%	\$88,559,722	\$48,185,927	54.4%	-19.8%
1999	\$94,908,930	\$63,975,010	67.4%	\$93,676,069	\$68,353,073	73.0%	16.2%
2000	\$92,838,702	\$63,822,270	68.7%	\$91,969,348	\$65,056,683	70.7%	-2.2%
2001	\$109,081,421	\$76,730,820	70.3%	\$97,027,590	\$79,027,069	81.4%	17.5%
2002	\$171,916,338	\$108,669,530	63.2%	\$156,106,364	\$167,928,369	107.6%	57.6%
2003	\$186,479,369	\$83,749,885	44.9%	\$169,970,363	\$164,309,442	96.7%	8.5%
2004	\$205,581,129	\$110,138,156	53.6%	\$202,933,059	\$100,898,894	49.7%	10.2%
2005	\$190,032,878	\$77,579,894	40.8%	\$192,382,331	\$88,557,355	46.0%	-7.6%
2006	\$189,392,763	\$71,311,677	37.7%	\$191,945,065	\$64,755,507	33.7%	-0.3%
2007	\$169,414,625	\$79,077,895	46.7%	\$173,191,830	\$21,078,113	12.2%	-10.5%
2008	\$164,271,452	\$52,799,664	32.1%	\$167,197,843	\$26,633,906	15.9%	-3.0%
2009	\$155,867,385	\$76,864,434	49.3%	\$159,189,839	\$47,022,591	29.5%	-5.1%
2010	\$145,448,052	\$44,688,165	30.7%	\$145,360,028	\$44,309,035	30.5%	-6.7%

TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET*

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.4%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,279	\$13,185,053	91.5%	20.9%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.0%	-36.9%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.0%	107.2%
2001	\$24,602,498	\$10,015,312	40.71%	\$22,272,120	\$23,432,287	105.2%	18.6%
2002	\$33,103,146	\$13,675,522	41.31%	\$27,181,392	\$37,763,520	138.9%	34.6%
2003	\$40,481,669	\$9,841,245	24.31%	\$38,761,618	\$25,388,834	65.5%	22.3%
2004	\$41,074,434	\$11,967,015	29.13%	\$40,462,218	\$25,144,578	62.1%	1.5%
2005	\$42,471,266	\$10,640,596	25.05%	\$40,298,835	\$25,831,775	64.1%	3.4%
2006	\$49,120,606	\$21,272,422	43.31%	\$48,388,148	\$11,085,405	22.9%	15.7%
2007	\$47,184,656	\$9,968,066	21.13%	\$48,424,897	\$10,109,947	20.9%	-3.9%
2008	\$42,535,711	\$11,435,862	26.89%	\$43,250,769	\$12,651,844	29.3%	-9.9%
2009	\$46,726,926	\$13,656,308	29.23%	\$43,664,739	\$20,659,398	47.3%	9.9%
2010	\$45,575,530	\$6,158,628	13.51%	\$46,524,424	\$8,527,737	18.3%	-2.5%

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1999-2003	2000-2004	2001-2005	2002-2006	2003-2007	2004-2008	2005-2009	2006-2010
Physicians	89.2%	85.4%	77.5%	71.1%	53.0%	38.4%	29.0%	18.5%
Dentists	16.0%	10.3%	13.1%	11.5%	14.8%	32.8%	53.5%	37.7%
Nurses	32.8%	43.4%	8.3%	1.9%	24.5%	22.6%	11.2%	28.2%
Hospitals	77.9%	67.0%	67.8%	43.5%	24.5%	15.7%	9.6%	9.9%
Other	157.6%	102.4%	76.4%	79.2%	72.6%	17.9%	72.0%	43.8%
Total	89.5%	80.4%	73.4%	64.2%	47.2%	32.5%	28.1%	19.6%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$77,903,125	\$60,925,814	78.2%	\$83,119,750	\$94,193,143	113.3%	-7.1%
1997	\$62,780,784	\$44,893,158	71.5%	\$63,904,882	\$39,240,977	61.4%	-19.4%
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.8%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.8%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.4%	\$118,482,242	\$21,899,600	18.5%	-3.5%
2010	\$106,905,417	\$31,565,514	29.5%	\$106,166,291	\$30,573,532	28.8%	-8.3%

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$3,691,741	\$961,741	26.1%	\$3,623,282	\$1,182,304	32.6%	-3.6%
1997	\$3,620,053	\$1,506,555	41.6%	\$3,729,611	\$1,683,415	45.1%	-1.9%
1998	\$3,387,756	\$1,454,934	42.9%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.3%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.1%	\$4,173,126	\$2,563,010	61.4%	-7.3%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$1,330,065	\$239,635	18.0%	\$1,350,429	-\$1,249,275	-92.5%	151.6%
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	7.6%
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%
2009	\$309,742	\$0	0.0%	\$317,317	\$207,009	65.2%	-84.4%
2010	\$1,711,669	\$522,115	30.5%	\$1,760,654	\$1,062,764	60.4%	452.6%

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

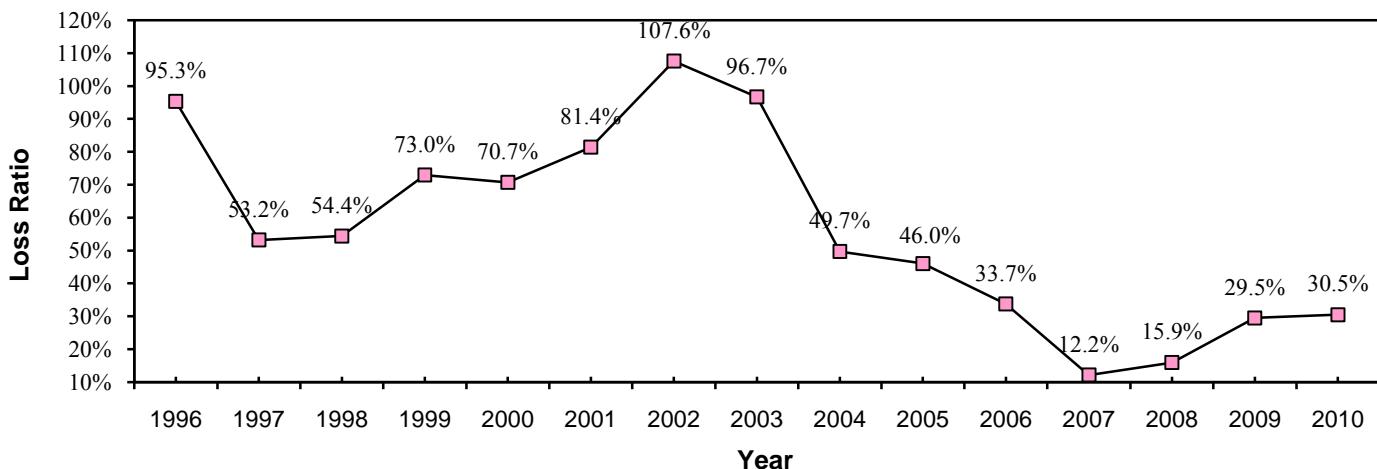
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$17,267,056	\$9,077,866	52.6%	\$18,681,963	\$17,092,106	91.5%	-0.7%
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	-11.7%
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.8%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.7%	\$27,951,125	\$4,797,557	17.2%	-10.1%
2010	\$26,921,014	\$10,839,530	40.3%	\$27,263,494	\$13,497,973	49.5%	1.6%

MEDICAL MALPRACTICE FINANCIAL RESULTS

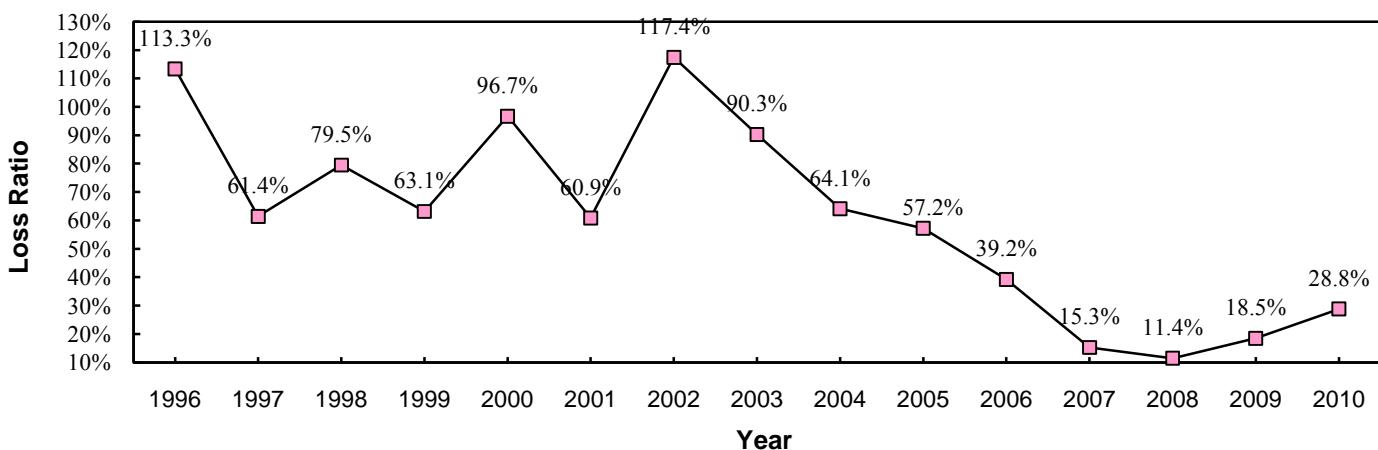
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1996	\$17,903,617	\$5,708,724	31.9%	\$16,626,507	\$6,390,272	38.4%	41.9%
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	4.8%
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.8%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.9%	\$7,715,954	\$16,673,398	216.1%	20.6%
2010	\$5,624,077	\$986,659	17.5%	\$5,996,463	-\$3,388,244	-56.5%	-28.4%

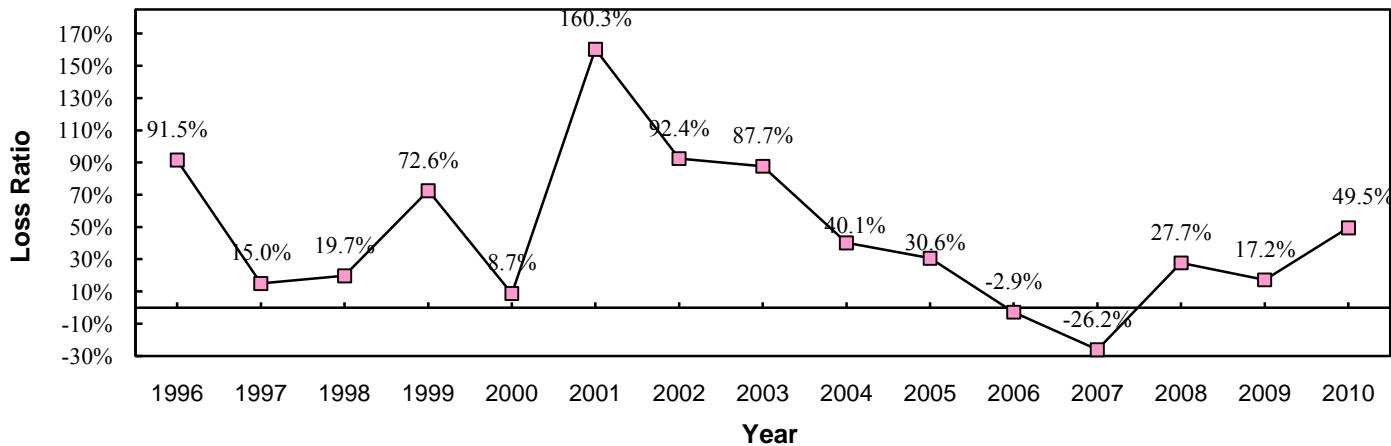
Missouri Loss Ratio
All Medical Care Providers



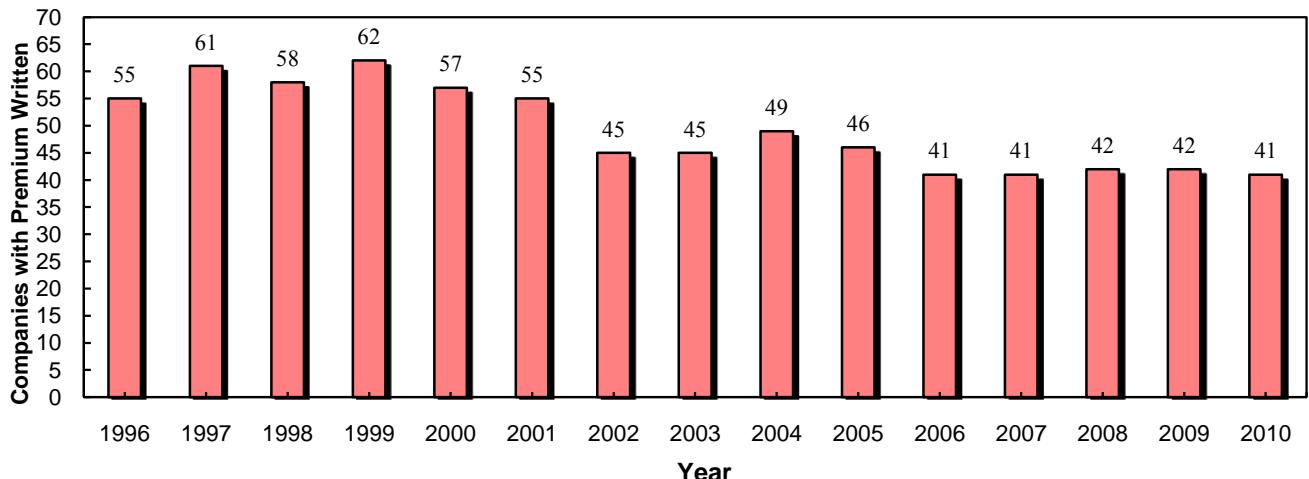
Physicians & Surgeons



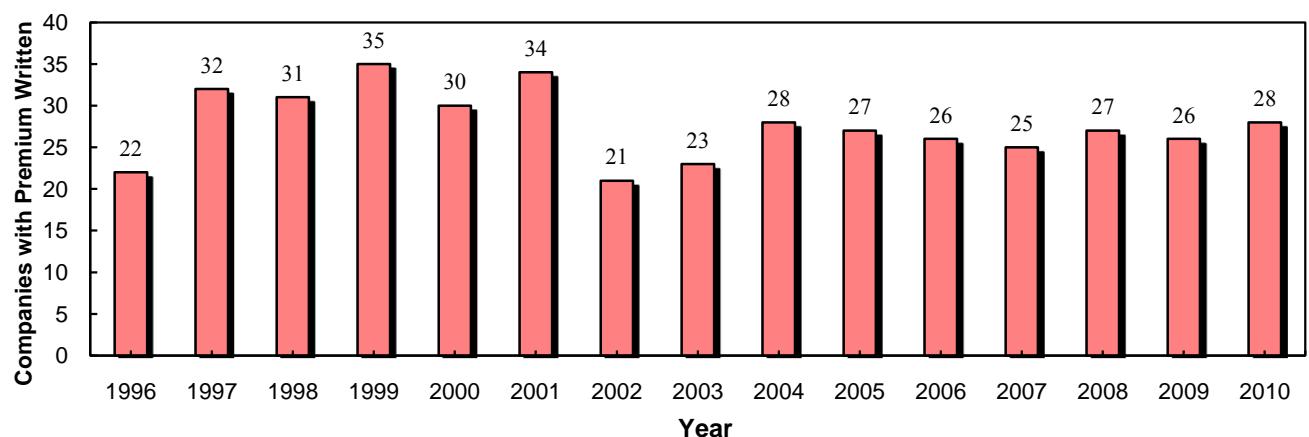
Hospitals



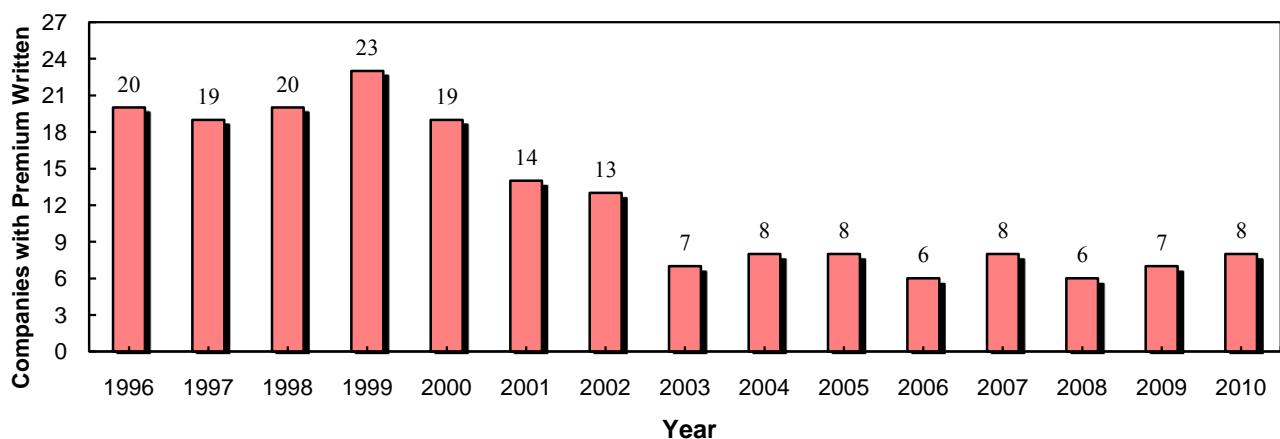
Companies Writing Medical Malpractice Insurance
All Medical Care Providers



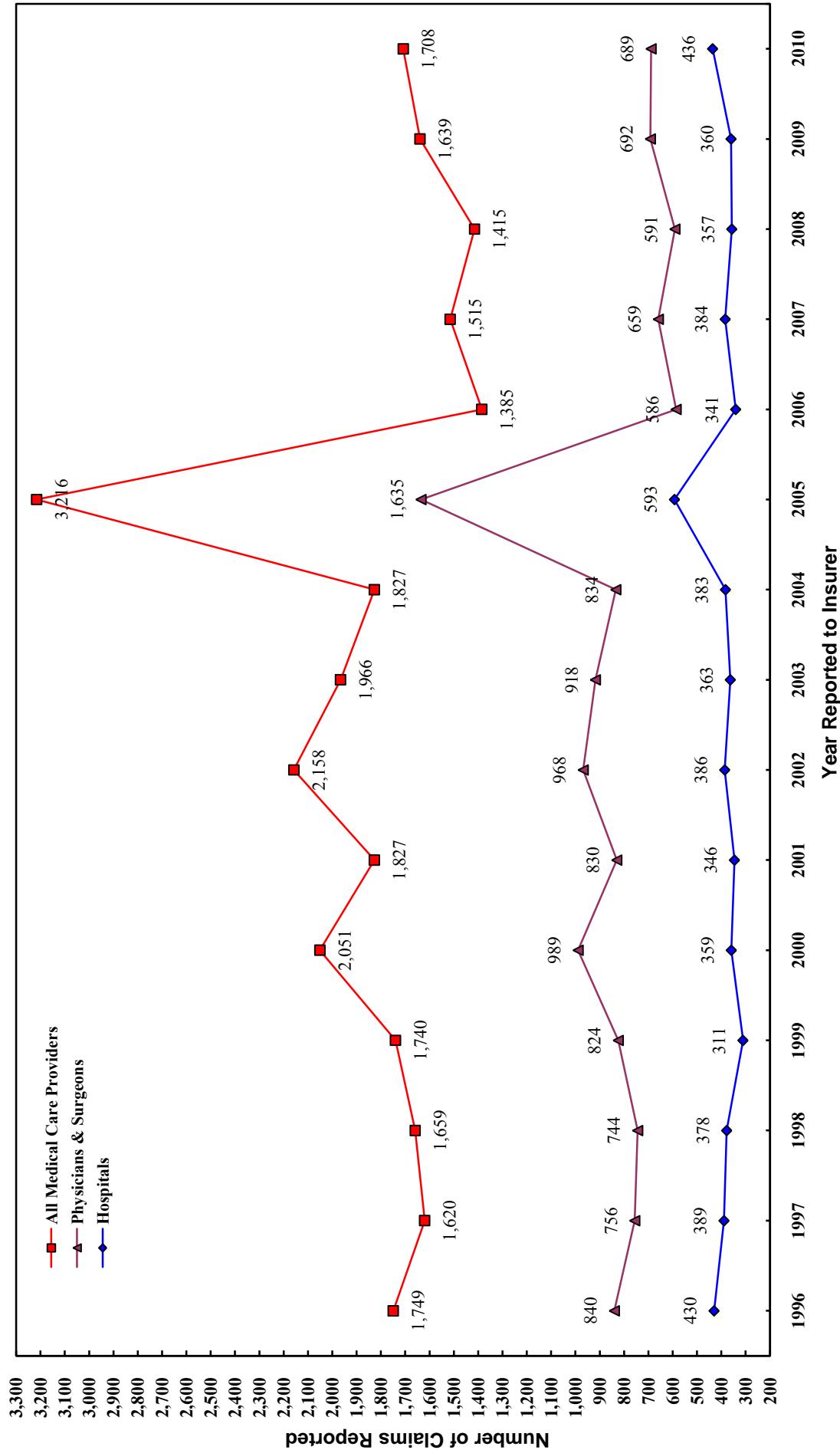
Physicians & Surgeons



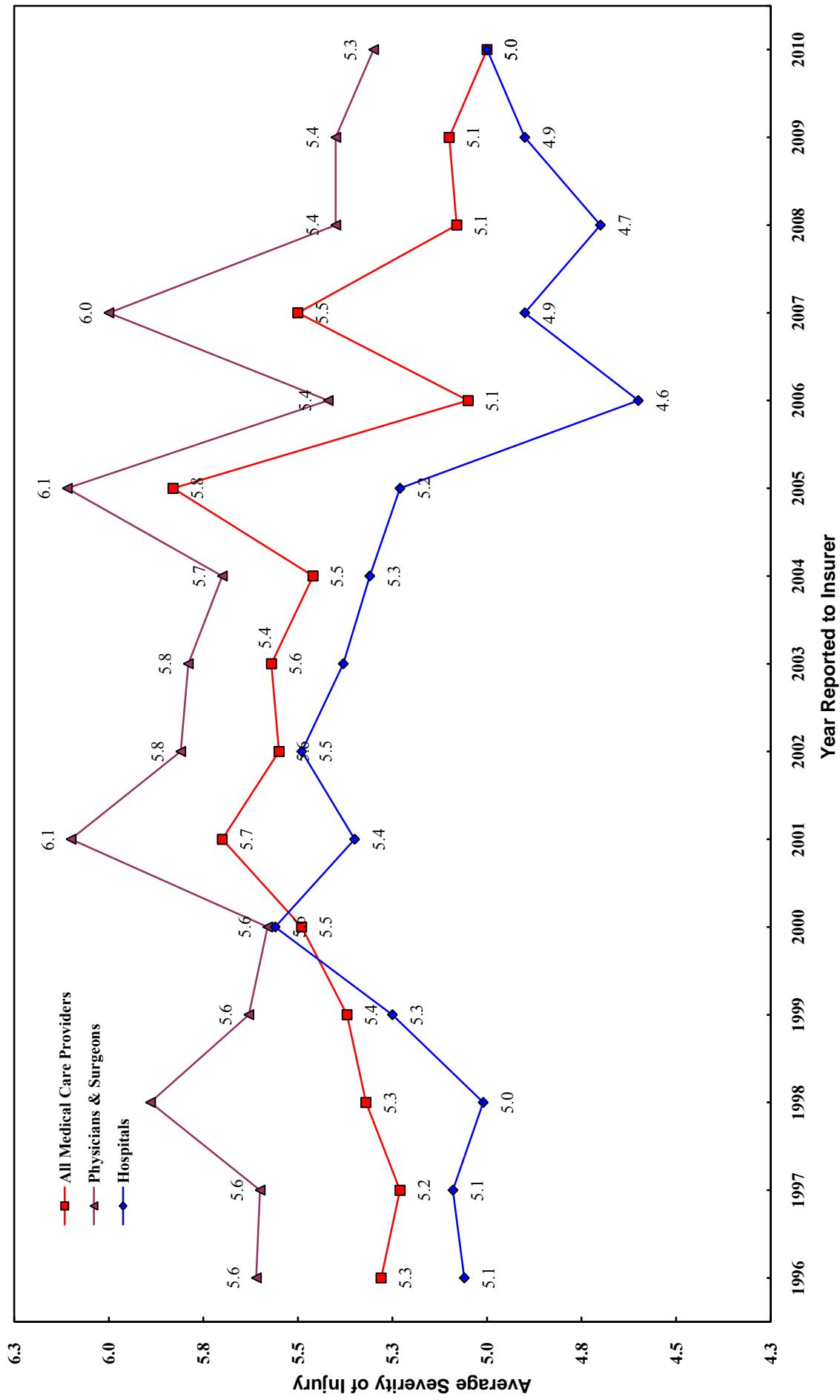
Hospitals



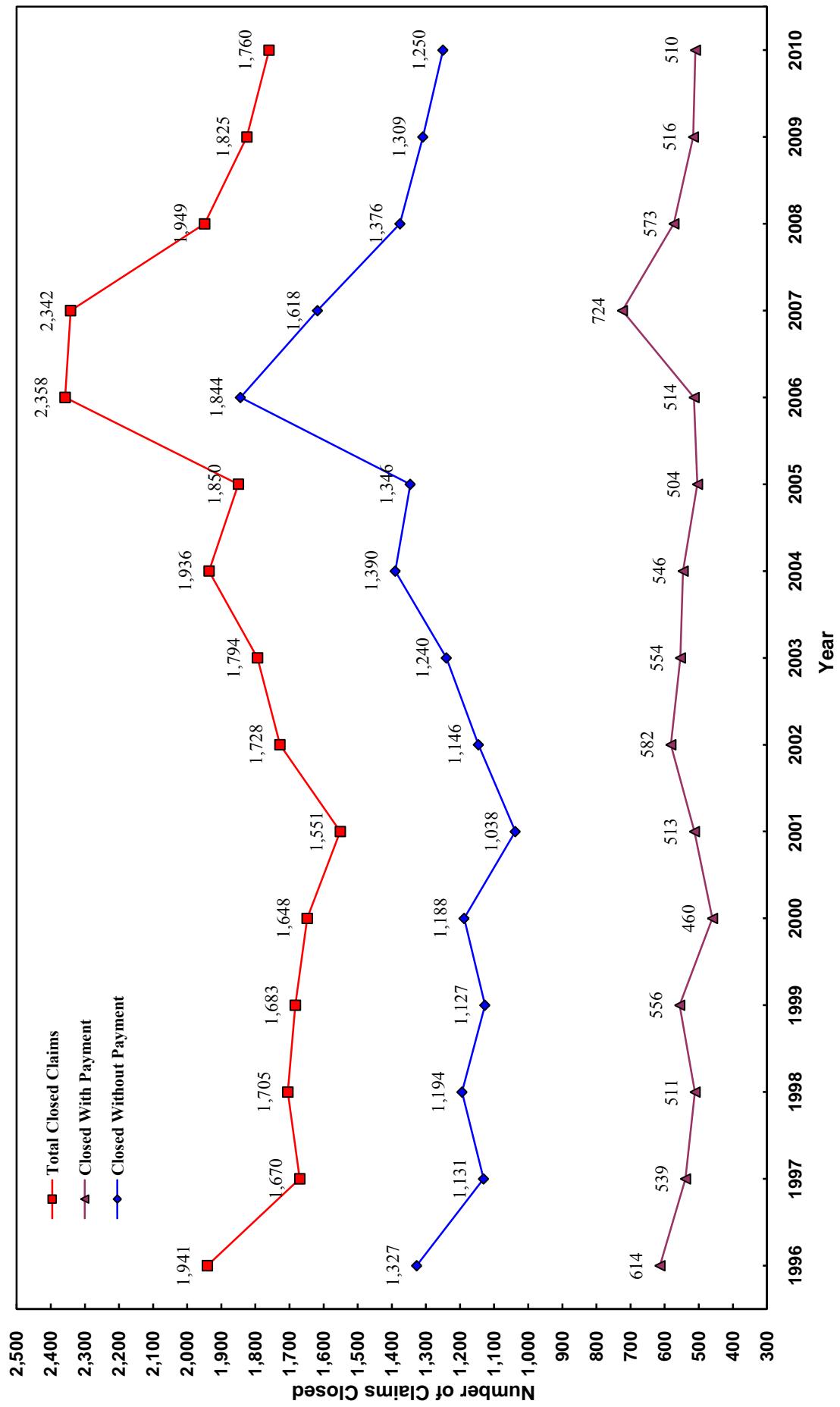
**Claim Count
Reported to Insurer**



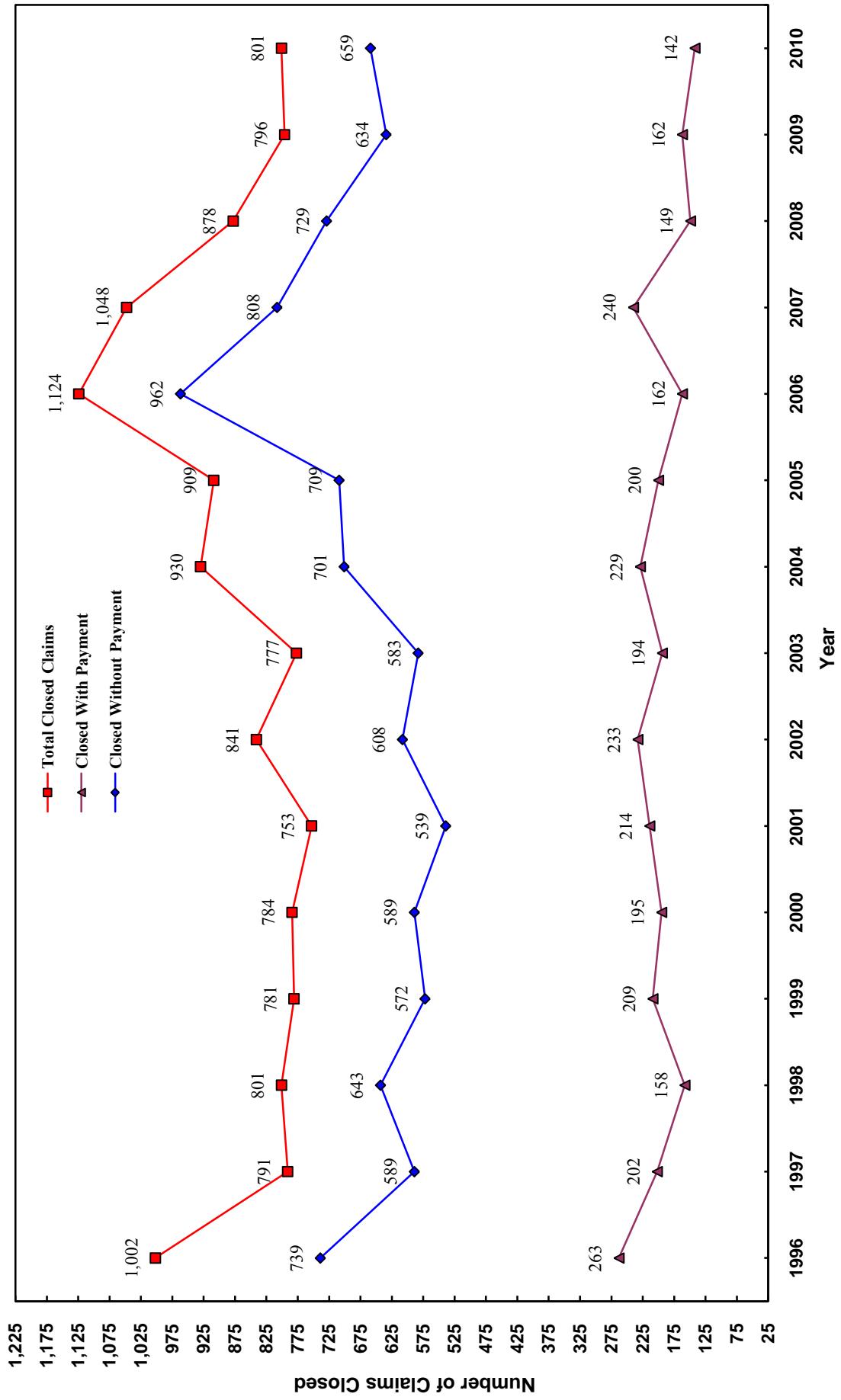
**Average Injury Severity of Claims
Reported to Insurer**



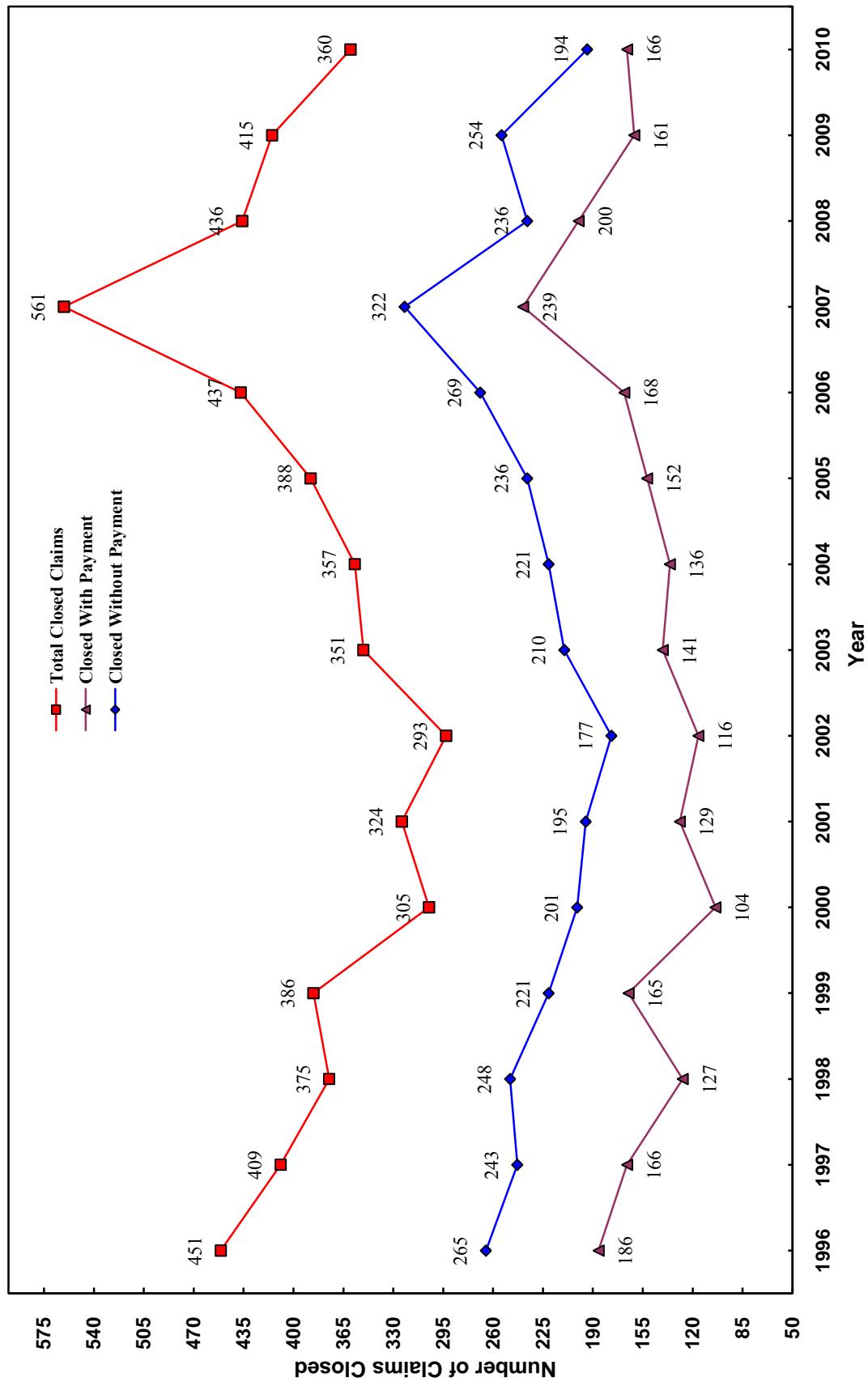
Closed Claim Count All Medical Care Providers



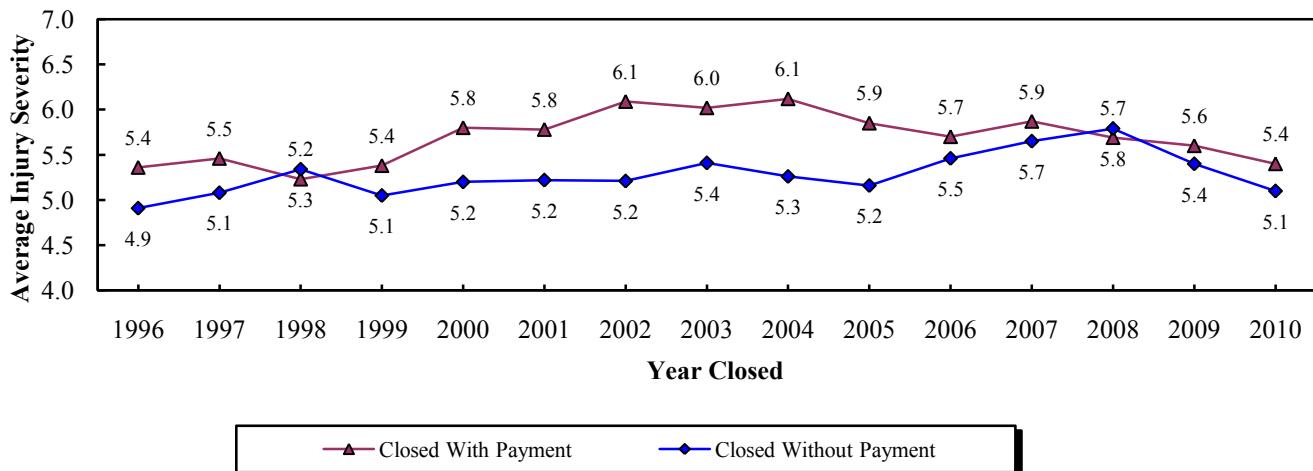
Closed Claim Count Physicians & Surgeons



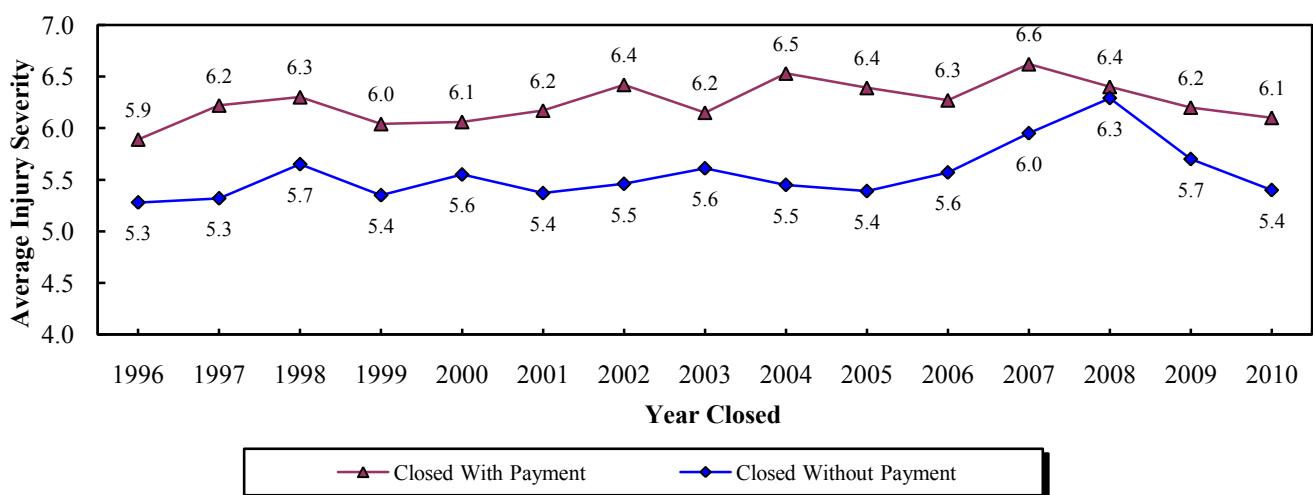
Closed Claim Count Hospitals



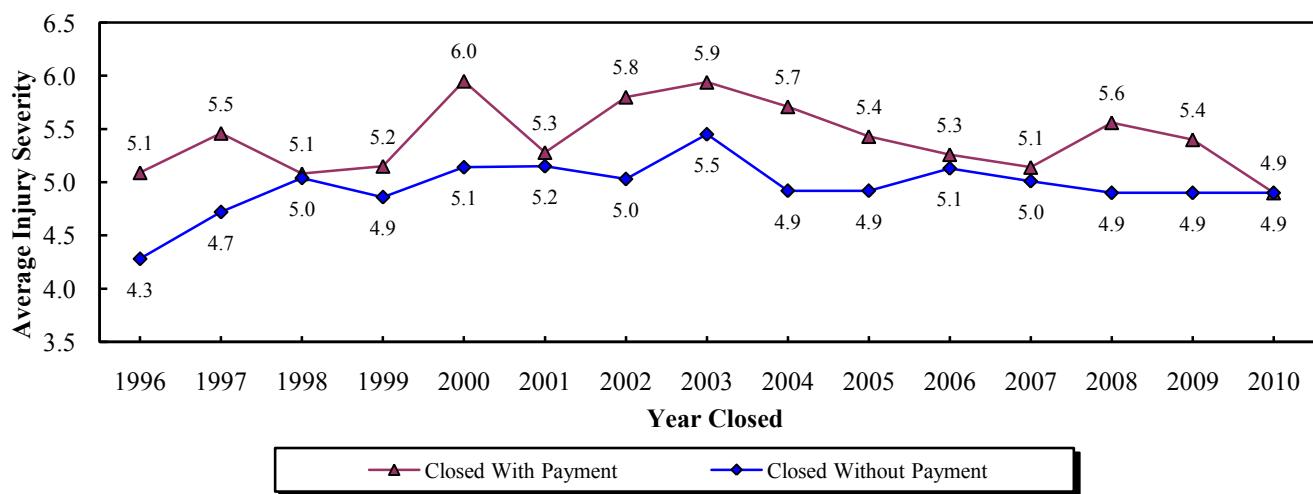
Average Injury Severity of Closed Claims
All Medical Care Providers



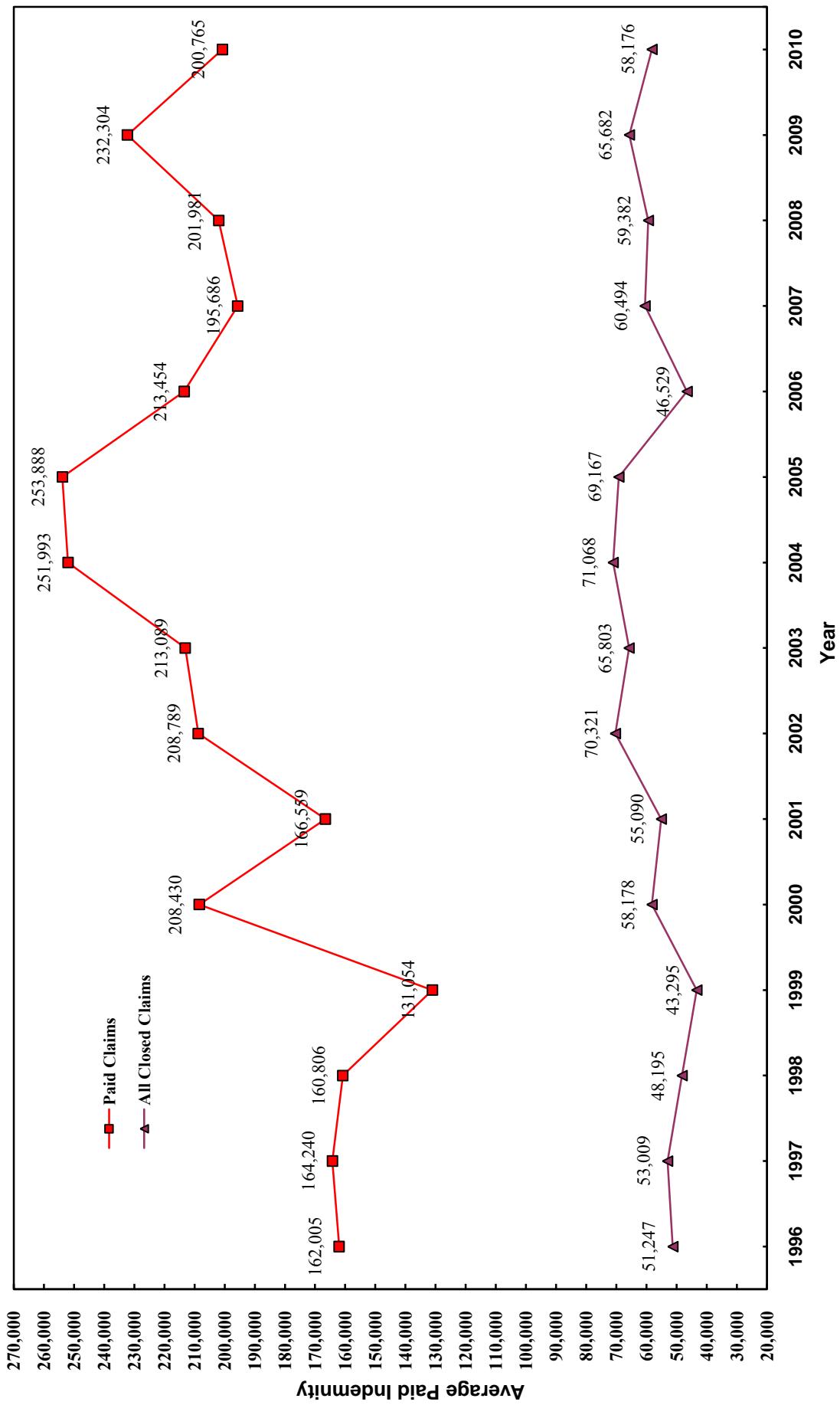
Physicians and Surgeons



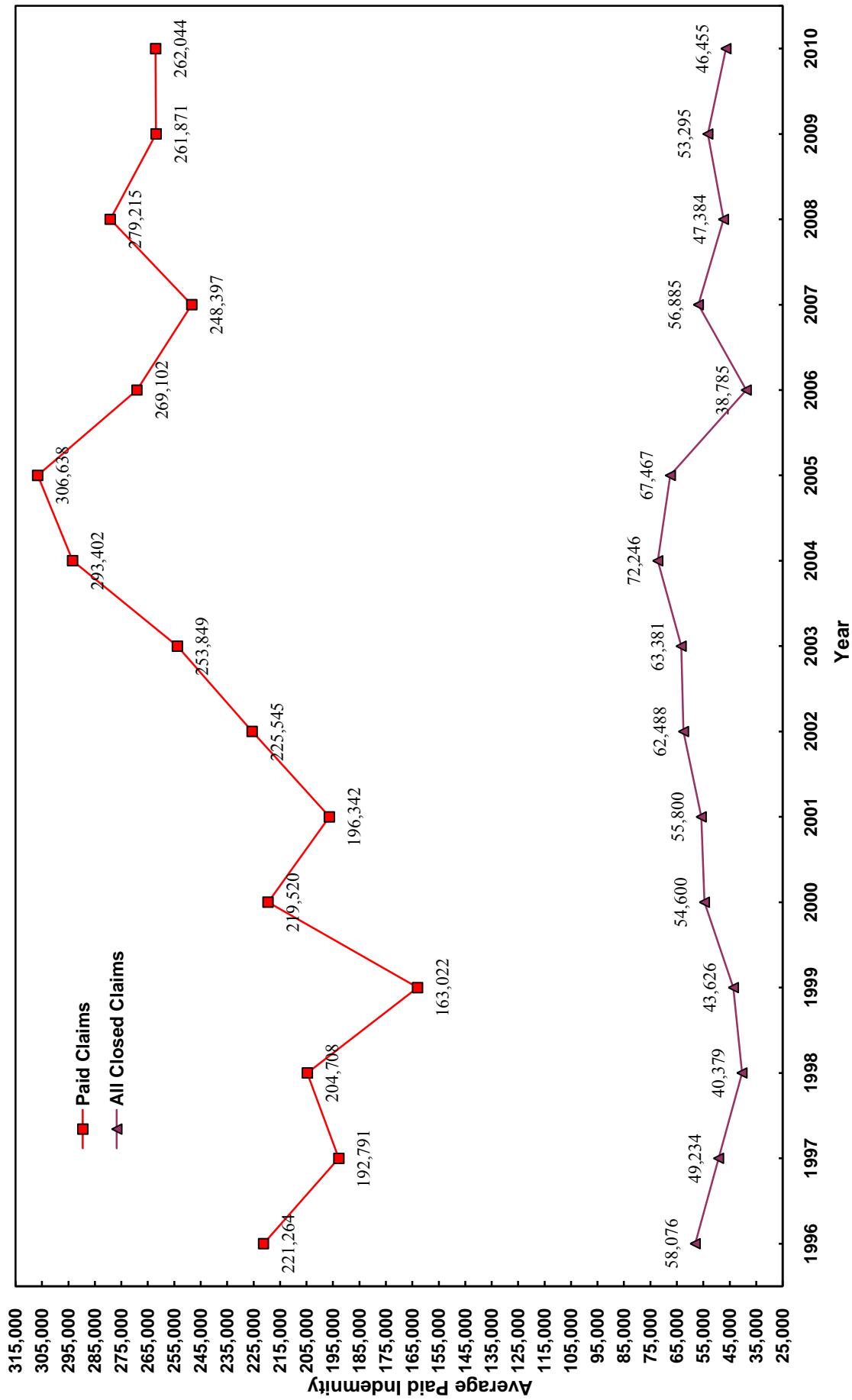
Hospitals



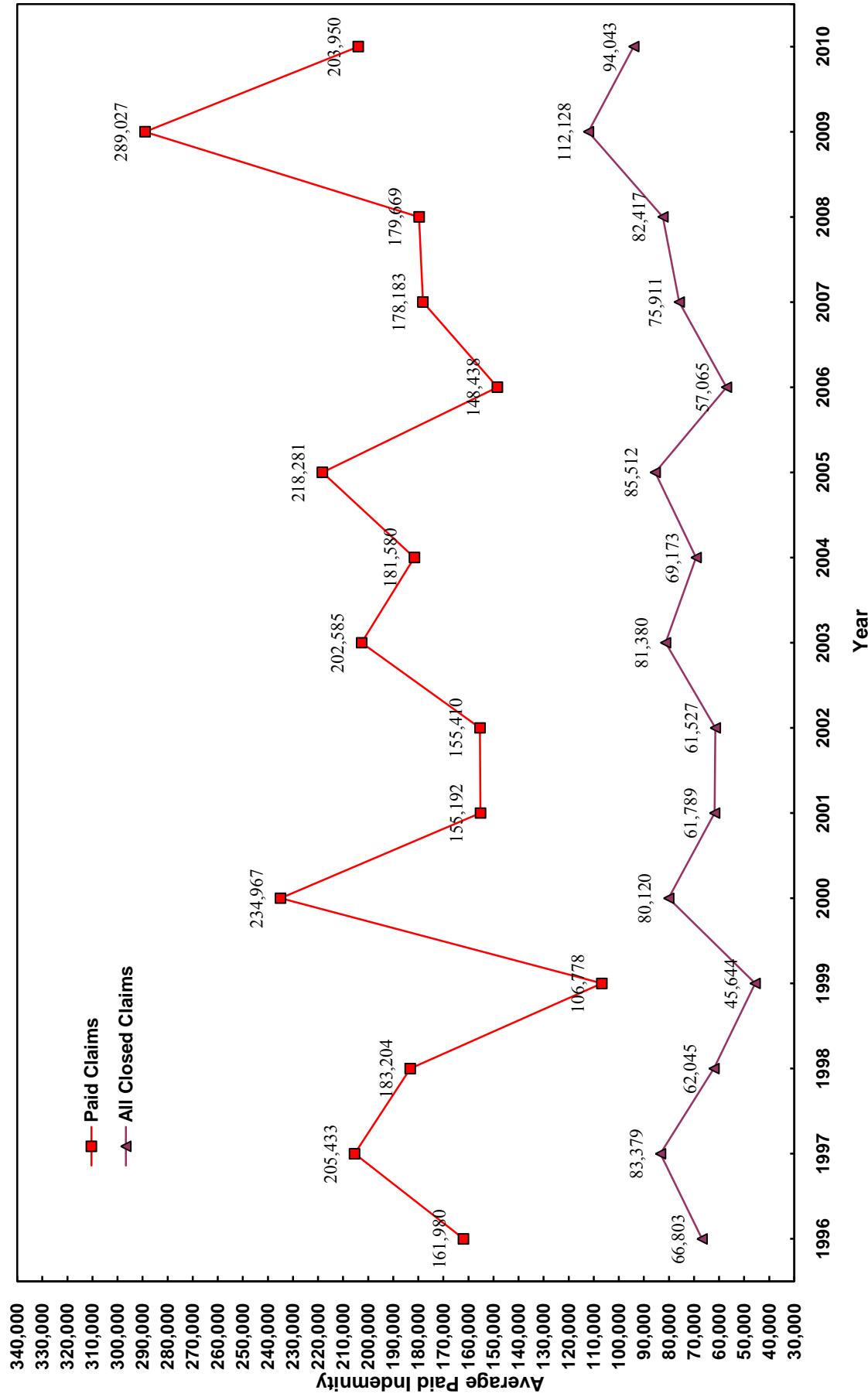
All Medical Care Providers
Average Indemnity Paid



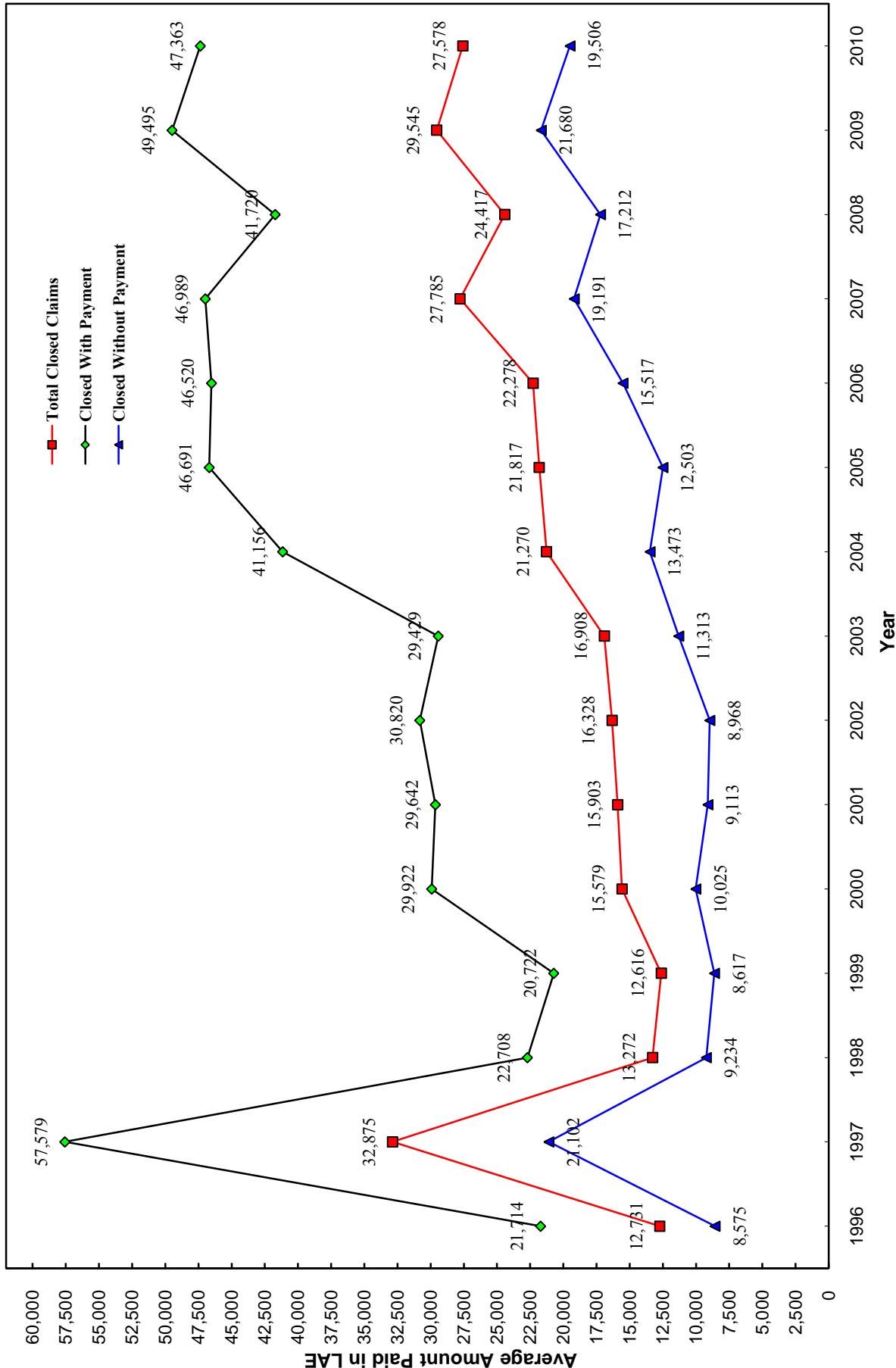
Physicians & Surgeons Average Indemnity Paid



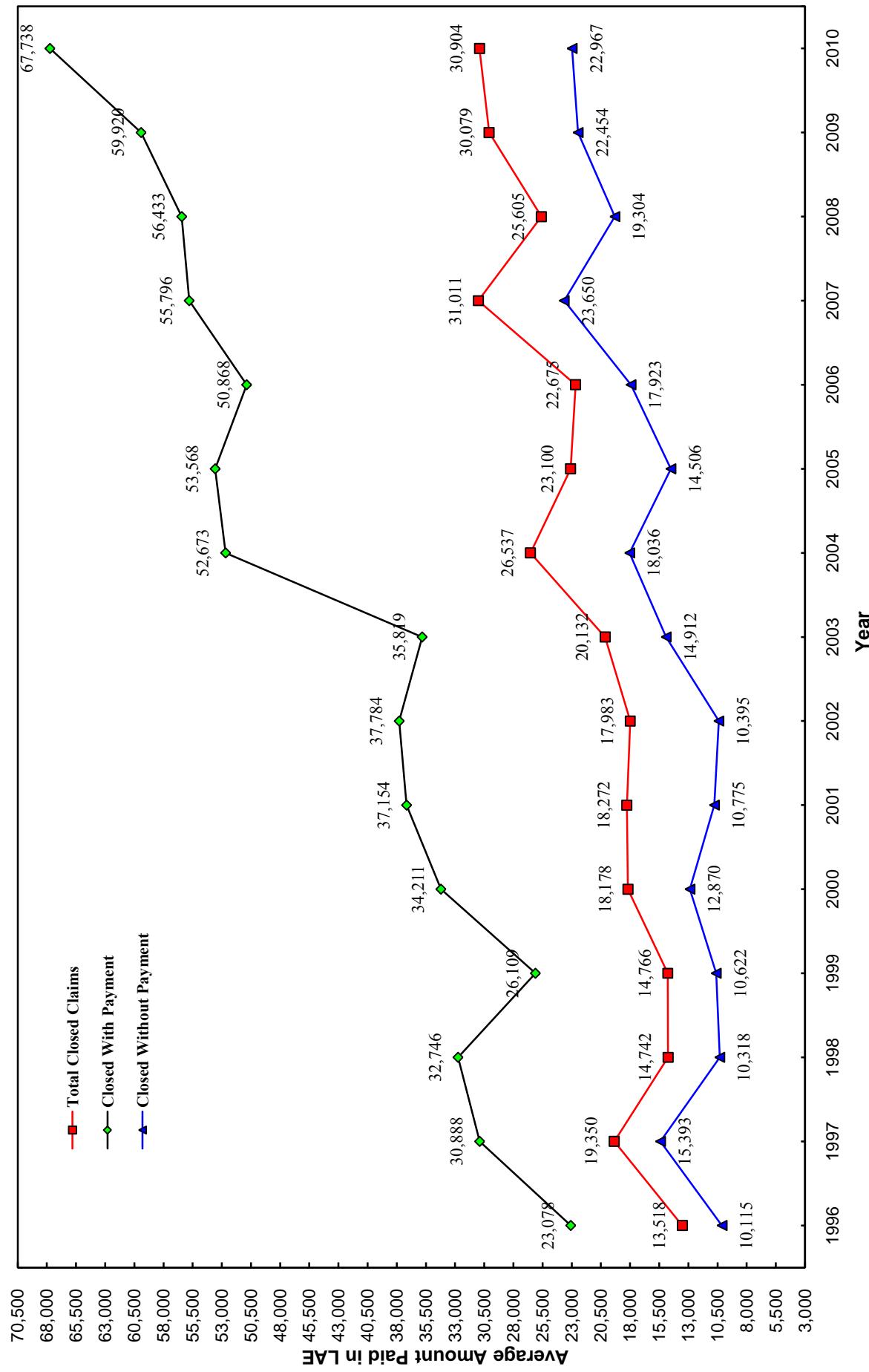
Hospitals
Average Indemnity Paid



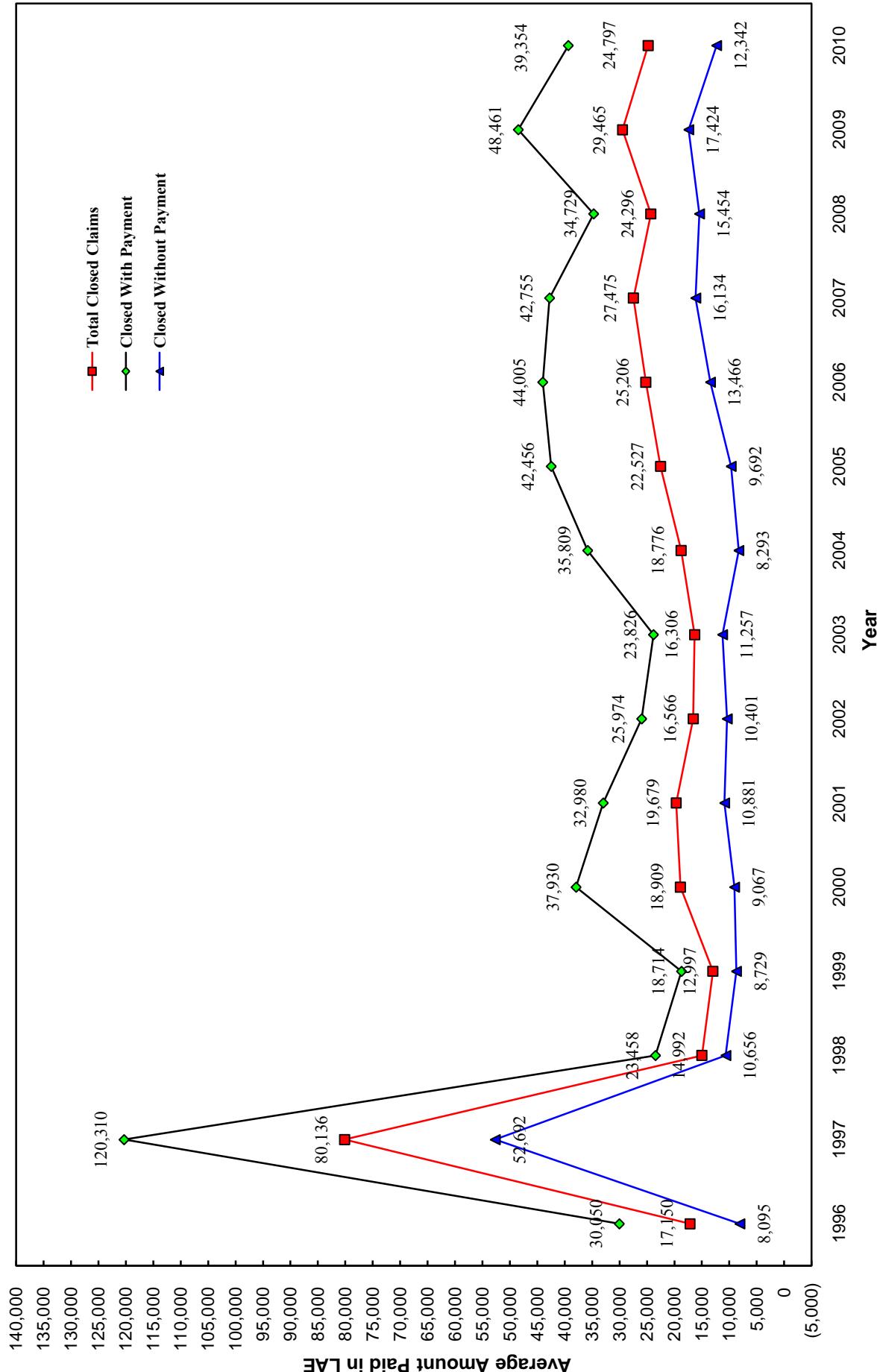
Loss Adjustment Expense All Medical Care Providers



Loss Adjustment Expense Physicians & Surgeons



Loss Adjustment Expense Hospitals



Medical Malpractice Claims by County of Jurisdiction, 1996-2010
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	ADAIR	5	3	\$355,559	\$118,520
003	ANDREW	70	23	\$7,001,500	\$304,413
005	ATCHISON	3	1	\$15,000	\$15,000
007	AUDRAIN	68	15	\$3,448,645	\$229,910
009	BARRY	25	13	\$2,488,978	\$191,460
011	BARTON	14	5	\$920,000	\$184,000
013	BATES	17	5	\$577,000	\$115,400
015	BENTON	3	2	\$44,500	\$22,250
017	BOLLINGER	2	0	\$0	\$0
019	BOONE	803	170	\$40,497,264	\$238,219
021	BUCHANAN	498	157	\$35,603,476	\$226,774
023	BUTLER	225	69	\$8,038,096	\$116,494
025	CALDWELL	1	0	\$0	\$0
027	CALLAWAY	24	8	\$1,848,000	\$231,000
029	CAMDEN	152	49	\$8,059,900	\$164,488
031	CAPE GIRARDEAU	331	83	\$18,436,260	\$222,124
033	CARROLL	2	0	\$0	\$0
035	CARTER	4	0	\$0	\$0
037	CASS	49	23	\$5,170,858	\$224,820
039	CEDAR	8	2	\$153,500	\$76,750
041	CHARITON	1	0	\$0	\$0
043	CHRISTIAN	12	2	\$375,000	\$187,500
045	CLARK	3	1	\$50,000	\$50,000
047	CLAY	645	159	\$28,262,427	\$177,751
049	CLINTON	18	5	\$830,752	\$166,150
051	COLE	332	79	\$12,401,567	\$156,982
053	COOPER	17	10	\$609,250	\$60,925
055	CRAWFORD	22	9	\$1,488,233	\$165,359
057	DADE	4	2	\$520,000	\$260,000
059	DALLAS	7	4	\$1,540,000	\$385,000
061	DAVIESS	1	1	\$100,000	\$100,000
063	DE KALB	2	1	\$17,000	\$17,000
065	DENT	16	4	\$1,322,300	\$330,575
067	DOUGLAS	3	2	\$1,209,844	\$604,922
069	DUNKLIN	52	26	\$3,917,617	\$150,678
071	FRANKLIN	74	12	\$3,385,988	\$282,166
073	GASCONADE	4	0	\$0	\$0
075	GENTRY	3	0	\$0	\$0
077	GREENE	1,042	339	\$96,863,772	\$285,734
079	GRUNDY	7	4	\$635,000	\$158,750
081	HARRISON	7	0	\$0	\$0
083	HENRY	30	8	\$904,498	\$113,062
087	HOLT	3	1	\$87,500	\$87,500
089	HOWARD	4	2	\$28,500	\$14,250
091	HOWELL	85	32	\$4,460,500	\$139,391
093	IRON	4	2	\$384,466	\$192,233
095	JACKSON	4,633	1,552	\$357,107,432	\$230,095
097	JASPER	677	273	\$99,874,936	\$365,842
099	JEFFERSON	251	57	\$8,618,244	\$151,197

Medical Malpractice Claims by County of Jurisdiction, 1996-2010
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
101	JOHNSON	118	49	\$11,868,207	\$242,208
103	KNOX	4	2	\$162,500	\$81,250
105	LACLEDE	27	9	\$1,590,000	\$176,667
107	LAFAYETTE	13	6	\$451,500	\$75,250
109	LAWRENCE	24	14	\$1,553,367	\$110,955
111	LEWIS	1	1	\$90,000	\$90,000
113	LINCOLN	17	3	\$153,500	\$51,167
115	LINN	11	3	\$80,977	\$26,992
117	LIVINGSTON	13	3	\$593,000	\$197,667
119	MCDONALD	4	2	\$117,500	\$58,750
121	MACON	13	5	\$2,243,000	\$448,600
123	MADISON	78	25	\$5,003,885	\$200,155
125	MARIES	5	4	\$975,000	\$243,750
127	MARION	112	31	\$7,281,532	\$234,888
129	MERCER	4	0	\$0	\$0
131	MILLER	10	2	\$83,000	\$41,500
133	MISSISSIPPI	5	2	\$67,898	\$33,949
135	MONITEAU	9	2	\$55,000	\$27,500
137	MONROE	3	0	\$0	\$0
139	MONTGOMERY	9	4	\$990,000	\$247,500
141	MORGAN	16	2	\$340,000	\$170,000
143	NEW MADRID	27	8	\$1,410,000	\$176,250
145	NEWTON	116	45	\$4,907,500	\$109,056
147	NODAWAY	29	9	\$825,350	\$91,706
149	OREGON	1	1	\$35,000	\$35,000
151	OSAGE	4	3	\$313,069	\$104,356
153	OZARK	2	0	\$0	\$0
155	PEMISCOT	26	10	\$1,809,699	\$180,970
157	PERRY	23	4	\$642,000	\$160,500
159	PETTIS	115	37	\$8,828,263	\$238,602
161	PHELPS	154	49	\$11,213,777	\$228,853
163	PIKE	24	5	\$1,608,500	\$321,700
165	PLATTE	60	20	\$3,517,198	\$175,860
167	POLK	73	32	\$3,629,987	\$113,437
169	PULASKI	30	12	\$3,749,750	\$312,479
171	PUTNAM	4	1	\$17,500	\$17,500
173	RALLS	4	0	\$0	\$0
175	RANDOLPH	38	19	\$3,717,133	\$195,639
177	RAY	6	2	\$344,000	\$172,000
179	REYNOLDS	11	6	\$339,875	\$56,646
181	RIPLEY	13	4	\$716,587	\$179,147
183	ST. CHARLES	338	85	\$15,546,742	\$182,903
185	ST. CLAIR	26	11	\$3,602,500	\$327,500
186	STE. GENEVIEVE	15	5	\$1,237,500	\$247,500
187	ST. FRANCOIS	137	38	\$6,610,036	\$173,948
189	ST. LOUIS	3,441	812	\$164,132,336	\$202,133
195	SALINE	38	15	\$3,741,500	\$249,433
197	SCHUYLER	1	1	\$100,000	\$100,000
199	SCOTLAND	8	1	\$5,000	\$5,000

Medical Malpractice Claims by County of Jurisdiction, 1996-2010
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
201	SCOTT	198	64	\$12,283,962	\$191,937
205	SHELBY	5	0	\$0	\$0
207	STODDARD	21	6	\$1,240,624	\$206,771
209	STONE	9	5	\$587,500	\$117,500
211	SULLIVAN	1	0	\$0	\$0
213	TANEY	113	39	\$6,516,326	\$167,085
215	TEXAS	31	6	\$830,250	\$138,375
217	VERNON	62	24	\$4,971,619	\$207,151
219	WARREN	6	5	\$2,950,000	\$590,000
221	WASHINGTON	16	2	\$145,000	\$72,500
223	WAYNE	7	3	\$460,000	\$153,333
225	WEBSTER	9	1	\$15,000	\$15,000
227	WORTH	3	3	\$705,000	\$235,000
229	WRIGHT	6	1	\$60,000	\$60,000
510	ST. LOUIS CITY	3,477	1,069	\$356,779,442	\$333,751
990	Guaranty Fund	368	142	\$19,571,079	\$137,825
991	Appellate Court	43	2	\$320,315	\$160,158
992	Out of State	206	72	\$26,791,633	\$372,106
993	Federal Court	1,109	115	\$22,838,125	\$198,592
999	Other or Unknown	132	41	\$8,451,454	\$206,133

Medical Malpractice Claims by County of Jurisdiction, 2010
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	5	1	\$95,000	\$95,000
007	AUDRAIN	13	2	\$109,530	\$54,765
013	BATES	3	2	\$175,000	\$87,500
019	BOONE	77	20	\$8,436,456	\$421,823
021	BUCHANAN	30	11	\$1,691,018	\$153,729
023	BUTLER	17	7	\$390,800	\$55,829
027	CALLAWAY	3	1	\$340,000	\$340,000
029	CAMDEN	12	5	\$1,636,254	\$327,251
031	CAPE GIRARDEAU	27	4	\$593,500	\$148,375
037	CASS	6	3	\$385,000	\$128,333
043	CHRISTIAN	5	2	\$375,000	\$187,500
047	CLAY	80	19	\$4,084,500	\$214,974
049	CLINTON	2	0	\$0	\$0
051	COLE	27	10	\$962,000	\$96,200
055	CRAWFORD	5	1	\$150,000	\$150,000
057	DADE	2	0	\$0	\$0
065	DENT	1	0	\$0	\$0
069	DUNKLIN	7	2	\$930,000	\$465,000
071	FRANKLIN	13	1	\$100,000	\$100,000
077	GREENE	76	27	\$9,454,349	\$350,161
079	GRUNDY	1	1	\$5,000	\$5,000
081	HARRISON	2	0	\$0	\$0
083	HENRY	3	2	\$329,498	\$164,749
091	HOWELL	5	1	\$11,000	\$11,000
095	JACKSON	276	78	\$18,919,484	\$242,557
097	JASPER	72	36	\$15,410,000	\$428,056
099	JEFFERSON	10	2	\$500,000	\$250,000
101	JOHNSON	4	1	\$350,000	\$350,000
105	LACLEDE	1	0	\$0	\$0
107	LAFAYETTE	2	1	\$180,000	\$180,000
109	LAWRENCE	4	3	\$675,000	\$225,000
111	LEWIS	1	1	\$90,000	\$90,000
113	LINCOLN	1	0	\$0	\$0
117	LIVINGSTON	1	0	\$0	\$0
123	MADISON	2	1	\$85,000	\$85,000
127	MARION	5	4	\$2,490,000	\$622,500
139	MONTGOMERY	1	0	\$0	\$0
141	MORGAN	3	0	\$0	\$0
145	NEWTON	1	0	\$0	\$0
147	NODAWAY	5	2	\$196,600	\$98,300
159	PETTIS	9	1	\$100,000	\$100,000
161	PHELPS	9	4	\$509,500	\$127,375
163	PIKE	4	0	\$0	\$0
165	PLATTE	4	3	\$500,000	\$166,667
167	POLK	5	0	\$0	\$0
169	PULASKI	1	1	\$210,000	\$210,000
175	RANDOLPH	2	2	\$560,000	\$280,000
179	REYNOLDS	6	3	\$300,000	\$100,000
181	RIPLEY	3	0	\$0	\$0
183	ST. CHARLES	25	9	\$2,632,091	\$292,455

Medical Malpractice Claims by County of Jurisdiction, 2010
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
186	STE. GENEVIEVE	4	1	\$450,000	\$450,000
187	ST. FRANCOIS	6	1	\$75,000	\$75,000
189	ST. LOUIS	215	53	\$9,607,911	\$181,281
195	SALINE	4	0	\$0	\$0
201	SCOTT	12	4	\$925,000	\$231,250
209	STONE	1	1	\$50,000	\$50,000
213	TANEY	6	3	\$1,574,316	\$524,772
215	TEXAS	2	1	\$292,500	\$292,500
217	VERNON	4	3	\$160,000	\$53,333
510	ST. LOUIS CITY	213	65	\$15,727,543	\$241,962
992	Out of State	11	5	\$189,000	\$37,800
993	Federal Court	98	1	\$30,000	\$30,000
999	Other or Unknown	6	1	\$65,000	\$65,000
217	VERNON	2	2	\$1,066,100	\$533,050
219	WARREN	3	2	\$2,550,000	\$1,275,000
223	WAYNE	1	0	\$0	\$0
225	WEBSTER	4	1	\$15,000	\$15,000
510	ST. LOUIS CITY	216	60	\$24,187,356	\$403,123
992	Out of State	22	11	\$4,777,500	\$434,318
993	Federal Court	90	6	\$60,000	\$10,000
999	Not Available	16	7	\$1,565,000	\$223,571

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	1	1	\$75,000	\$75,000
007	AUDRAIN	5	4	\$1,004,115	\$251,029
009	BARRY	5	3	\$607,559	\$202,520
019	BOONE	50	8	\$3,203,000	\$400,375
021	BUCHANAN	24	9	\$2,005,000	\$222,778
023	BUTLER	16	10	\$1,357,500	\$135,750
027	CALLAWAY	1	0	\$0	\$0
029	CAMDEN	12	2	\$472,500	\$236,250
031	CAPE GIRARDEAU	24	6	\$1,585,000	\$264,167
037	CASS	2	1	\$125,000	\$125,000
043	CHRISTIAN	1	0	\$0	\$0
047	CLAY	52	10	\$1,290,000	\$129,000
049	CLINTON	3	0	\$0	\$0
051	COLE	40	8	\$1,600,000	\$200,000
053	COOPER	4	1	\$100,000	\$100,000
055	CRAWFORD	1	0	\$0	\$0
059	DALLAS	1	0	\$0	\$0
063	DE KALB	1	0	\$0	\$0
065	DENT	2	0	\$0	\$0
067	DOUGLAS	1	1	\$9,844	\$9,844
069	DUNKLIN	4	3	\$251,500	\$83,833
071	FRANKLIN	3	0	\$0	\$0
077	GREENE	87	32	\$14,604,405	\$456,388
081	HARRISON	3	0	\$0	\$0
083	HENRY	2	0	\$0	\$0
087	HOLT	2	1	\$87,500	\$87,500
091	HOWELL	11	6	\$642,500	\$107,083
095	JACKSON	326	98	\$27,706,250	\$282,717
097	JASPER	59	16	\$7,914,455	\$494,653
099	JEFFERSON	15	5	\$915,000	\$183,000
101	JOHNSON	9	5	\$1,368,708	\$273,742
105	LACLEDE	6	2	\$650,000	\$325,000
107	LAFAYETTE	3	2	\$71,500	\$35,750
109	LAWRENCE	3	2	\$200,000	\$100,000
113	LINCOLN	4	1	\$50,000	\$50,000
115	LINN	2	0	\$0	\$0
117	LIVINGSTON	3	0	\$0	\$0
123	MADISON	4	1	\$7,500	\$7,500
127	MARION	11	4	\$831,927	\$207,982
129	MERCER	1	0	\$0	\$0
131	MILLER	2	0	\$0	\$0
141	MORGAN	3	0	\$0	\$0
145	NEWTON	3	0	\$0	\$0
155	PEMISCOT	2	0	\$0	\$0
157	PERRY	2	1	\$412,500	\$412,500
159	PETTIS	10	3	\$600,000	\$200,000
161	PHELPS	9	3	\$840,000	\$280,000
163	PIKE	3	0	\$0	\$0
165	PLATTE	4	0	\$0	\$0
167	POLK	10	4	\$525,000	\$131,250

Medical Malpractice Claims by County of Jurisdiction, 2009
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
169	PULASKI	1	1	\$718,750	\$718,750
175	RANDOLPH	3	1	\$225,000	\$225,000
181	RIPLEY	1	0	\$0	\$0
183	ST. CHARLES	21	4	\$237,000	\$59,250
187	ST. FRANCOIS	15	6	\$1,075,000	\$179,167
189	ST. LOUIS	255	62	\$11,903,113	\$191,986
195	SALINE	7	2	\$175,000	\$87,500
199	SCOTLAND	1	1	\$5,000	\$5,000
201	SCOTT	13	7	\$1,375,000	\$196,429
205	SHELBY	1	0	\$0	\$0
207	STODDARD	1	0	\$0	\$0
209	STONE	2	0	\$0	\$0
213	TANEY	6	1	\$20,000	\$20,000
215	TEXAS	8	0	\$0	\$0
217	VERNON	2	2	\$1,066,100	\$533,050
219	WARREN	3	2	\$2,550,000	\$1,275,000
223	WAYNE	1	0	\$0	\$0
225	WEBSTER	4	1	\$15,000	\$15,000
510	ST. LOUIS CITY	234	68	\$25,484,856	\$374,777
992	Out of State	22	10	\$4,767,500	\$476,750
993	Federal Court	91	7	\$70,000	\$10,000
999	Other or Unknown	16	7	\$1,565,000	\$223,571

Medical Malpractice Claims by County of Jurisdiction, 2008
All Medical Providers

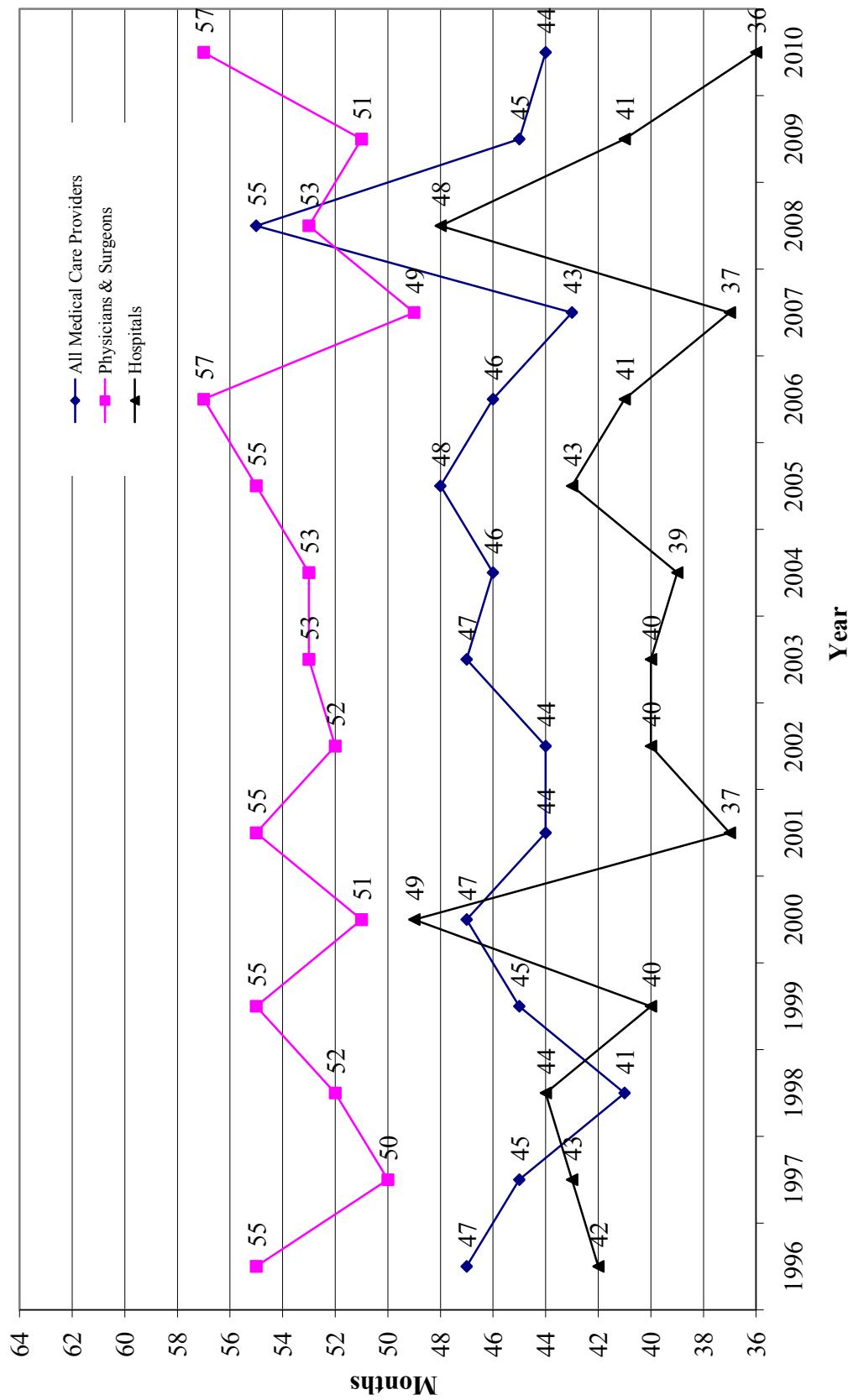
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
003	ANDREW	10	2	\$1,050,000	\$525,000
007	AUDRAIN	5	2	\$170,000	\$85,000
009	BARRY	5	1	\$1,000,000	\$1,000,000
013	BATES	2	1	\$27,000	\$27,000
019	BOONE	66	15	\$3,608,647	\$240,576
021	BUCHANAN	30	11	\$2,017,595	\$183,418
023	BUTLER	29	7	\$416,708	\$59,530
027	CALLAWAY	2	0	\$0	\$0
029	CAMDEN	9	3	\$230,000	\$76,667
031	CAPE GIRARDEAU	13	2	\$15,000	\$7,500
037	CASS	7	2	\$300,000	\$150,000
039	CEDAR	1	0	\$0	\$0
043	CHRISTIAN	1	0	\$0	\$0
047	CLAY	61	10	\$1,759,500	\$175,950
049	CLINTON	2	2	\$300,000	\$150,000
051	COLE	17	1	\$119,750	\$119,750
055	CRAWFORD	2	0	\$0	\$0
065	DENT	1	0	\$0	\$0
069	DUNKLIN	3	2	\$425,000	\$212,500
071	FRANKLIN	3	1	\$65,000	\$65,000
077	GREENE	73	21	\$5,179,759	\$246,655
089	HOWARD	1	1	\$15,000	\$15,000
091	HOWELL	2	0	\$0	\$0
095	JACKSON	432	171	\$36,895,589	\$215,764
097	JASPER	42	19	\$11,082,557	\$583,292
099	JEFFERSON	29	5	\$1,013,500	\$202,700
101	JOHNSON	9	3	\$325,000	\$108,333
105	LACLEDE	1	0	\$0	\$0
109	LAWRENCE	3	1	\$15,000	\$15,000
113	LINCOLN	2	0	\$0	\$0
115	LINN	1	1	\$37,500	\$37,500
121	MACON	2	1	\$210,000	\$210,000
123	MADISON	3	1	\$200,000	\$200,000
127	MARION	13	2	\$605,000	\$302,500
129	MERCER	1	0	\$0	\$0
143	NEW MADRID	5	2	\$147,500	\$73,750
145	NEWTON	4	1	\$165,000	\$165,000
147	NODAWAY	4	1	\$180,000	\$180,000
155	PEMISCOT	2	1	\$225,000	\$225,000
159	PETTIS	6	1	\$462,500	\$462,500
161	PHELPS	5	2	\$2,005,000	\$1,002,500
163	PIKE	1	1	\$600,000	\$600,000
165	PLATTE	2	1	\$35,000	\$35,000
167	POLK	6	5	\$551,000	\$110,200
177	RAY	2	0	\$0	\$0
179	REYNOLDS	3	1	\$2,375	\$2,375
181	RIPLEY	2	1	\$15,000	\$15,000
183	ST. CHARLES	16	3	\$645,000	\$215,000
187	ST. FRANCOIS	12	3	\$55,000	\$18,333
189	ST. LOUIS	272	63	\$12,468,388	\$197,911

Medical Malpractice Claims by County of Jurisdiction, 2008
All Medical Providers

County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
195	SALINE	9	5	\$811,500	\$162,300
201	SCOTT	15	5	\$797,500	\$159,500
213	TANEY	9	5	\$519,735	\$103,947
215	TEXAS	4	0	\$0	\$0
217	VERNON	4	0	\$0	\$0
221	WASHINGTON	6	0	\$0	\$0
510	ST. LOUIS CITY	350	85	\$29,537,562	\$347,501
991	Appellate Court	4	0	\$0	\$0
992	Out of State	20	5	\$1,590,000	\$318,000
993	Federal Court	67	2	\$425,000	\$212,500
999	Other or Unknown	4	0	\$0	\$0

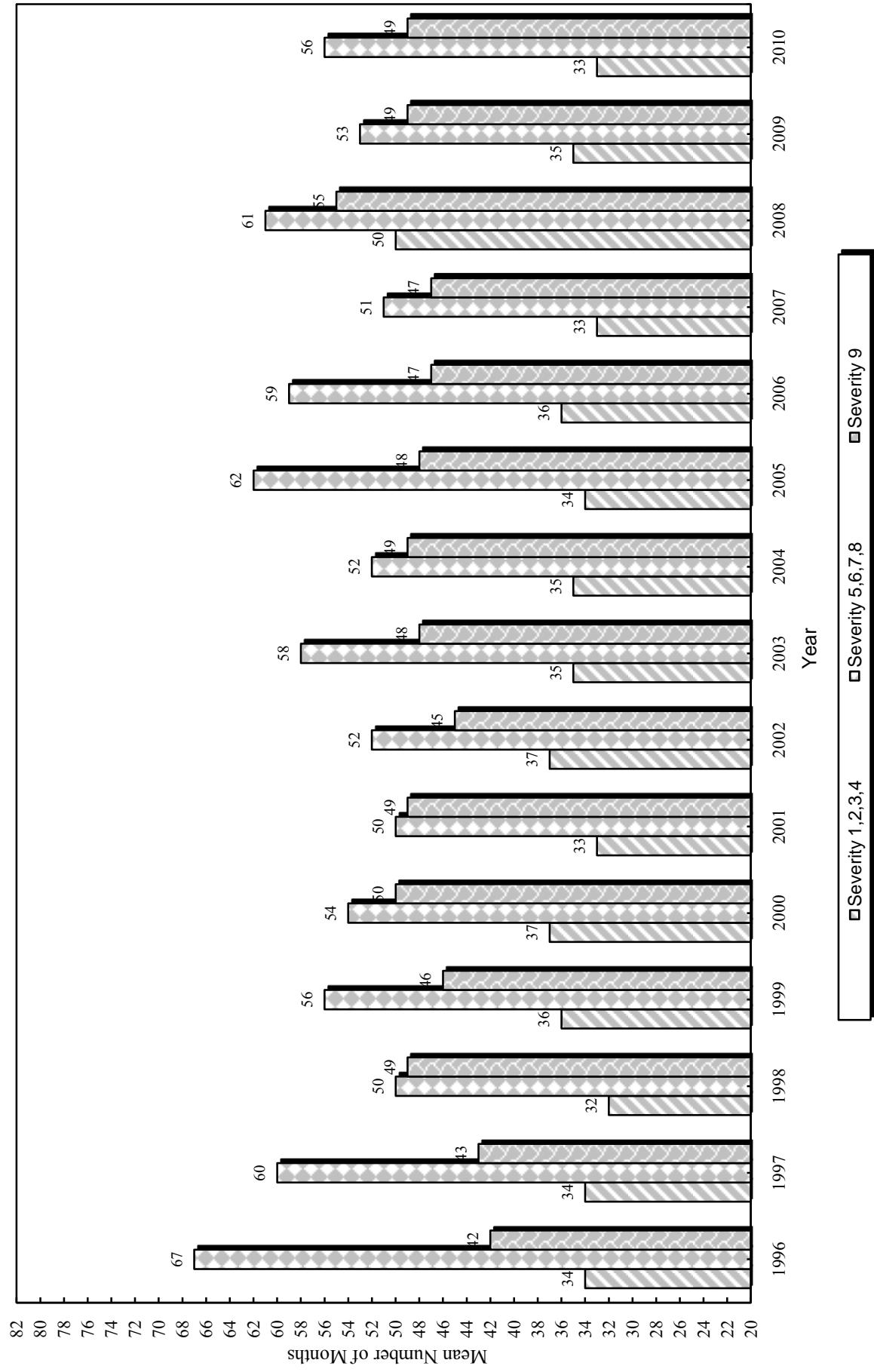
Closed Paid Claims

Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

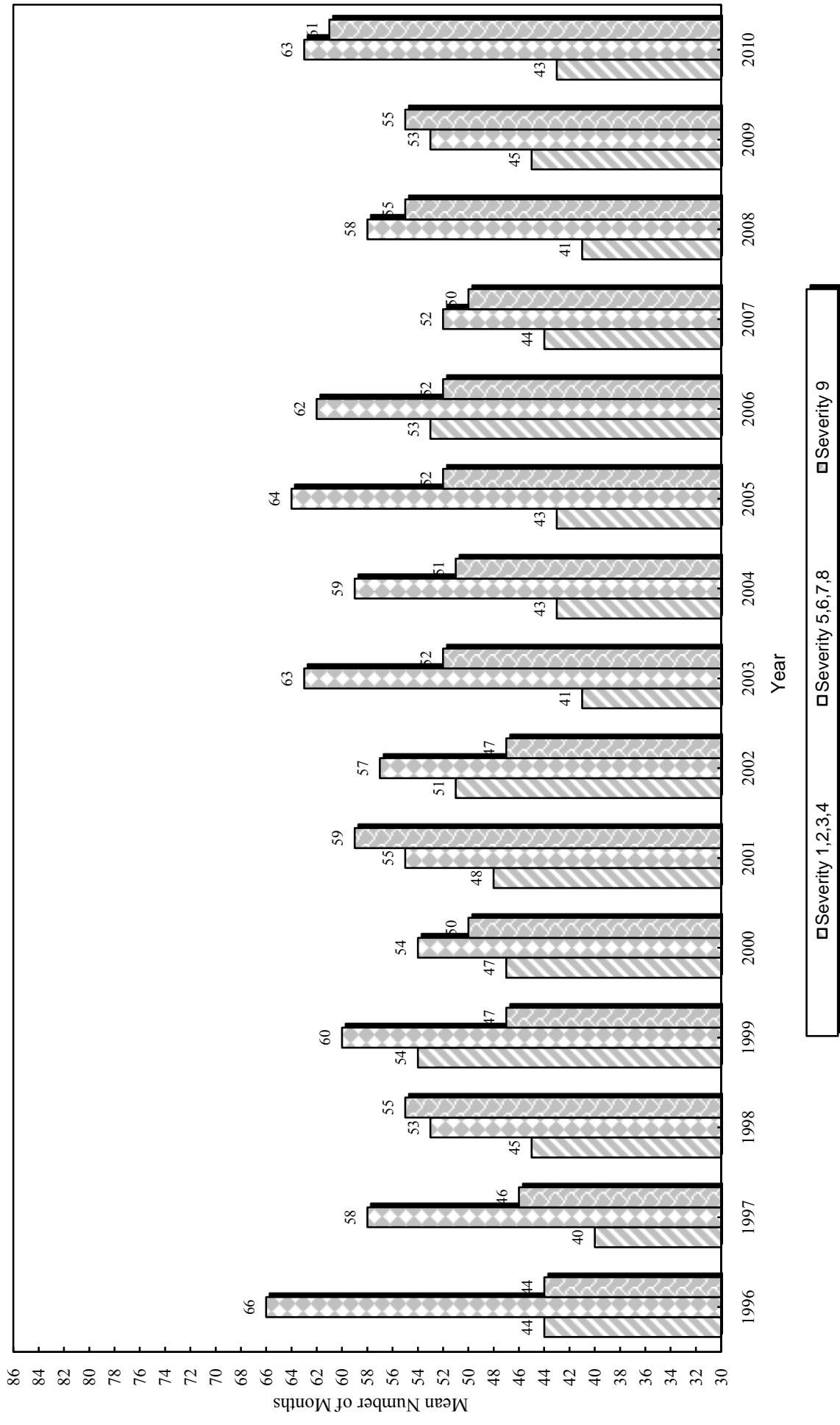
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians and Surgeons

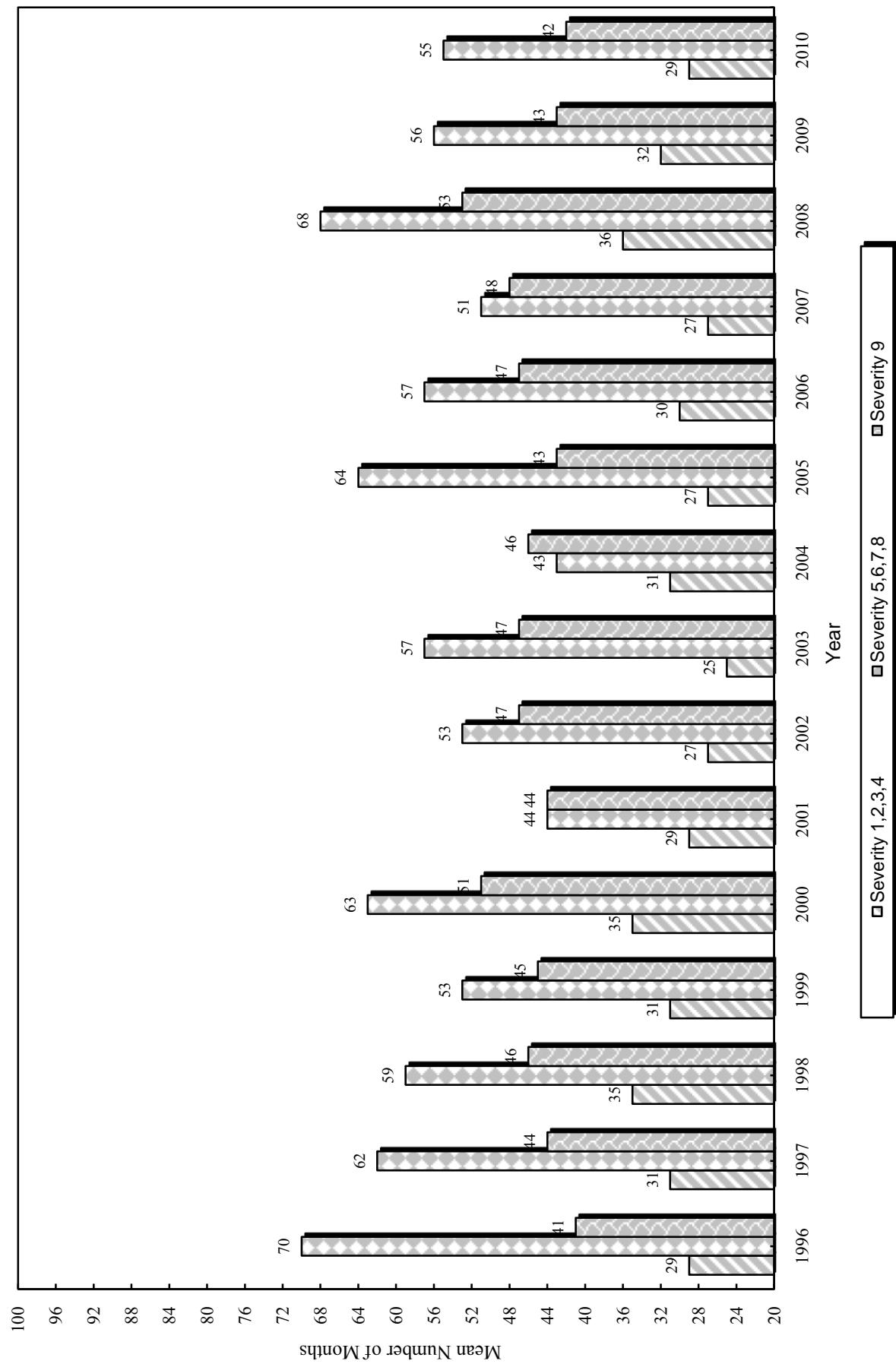
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Hospitals

Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers and Physicians and Hospitals for the years 2008, 2009 and 2010. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes Loss Adjustment Expenses)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2010 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE		46	1,250	71.0%	0	0.0%	0	0	19,506
1-999	11	10	71.6%	3,545	0.0%	204	151	355	1,648
1,000-1,999	18	11	72.2%	14,423	0.0%	948	364	1,311	6,915
2,000-2,999	20	13	73.0%	30,067	0.0%	1,029	1,284	2,313	4,912
3,000-3,999	20	6	73.3%	19,250	0.1%	1,675	1,533	3,208	2,136
4,000-4,999	14	5	73.6%	21,616	0.1%	1,883	2,440	4,323	1,240
5,000-5,999	20	10	74.1%	50,750	0.1%	2,391	2,685	5,075	4,145
6,000-6,999	23	5	74.4%	31,327	0.2%	3,165	3,100	6,265	826
7,000-7,999	29	11	75.1%	82,500	0.2%	3,832	3,668	7,500	19,726
8,000-8,999	27	1	75.1%	8,500	0.3%	0	8,500	8,500	4,955
9,000-9,999	9	2	75.2%	19,103	0.3%	1,302	8,250	9,552	0
10,000-19,999	25	36	77.3%	461,186	0.7%	5,190	7,621	12,811	12,570
20,000-29,999	45	42	79.7%	962,249	1.7%	11,704	11,207	22,911	25,843
30,000-39,999	35	19	80.7%	626,125	2.3%	11,664	21,290	32,954	16,552
40,000-49,999	49	8	81.2%	350,300	2.6%	4,850	38,938	43,788	84,031
50,000-59,999	56	30	82.9%	1,536,640	4.1%	23,039	27,516	51,221	42,933
60,000-69,999	62	27	84.4%	1,670,500	5.8%	30,077	31,794	61,870	40,701
70,000-79,999	51	27	86.0%	2,014,750	7.7%	32,839	41,782	74,620	40,526
80,000-89,999	53	9	86.5%	786,528	8.5%	11,667	70,170	87,392	44,511
90,000-99,999	48	9	87.0%	828,500	9.3%	45,006	47,050	92,056	61,714
100,000-199,999	43	79	91.5%	11,271,930	20.3%	67,225	75,458	142,683	50,848
200,000-299,999	45	51	94.4%	11,749,034	31.8%	119,712	110,662	230,373	68,284
300,000-399,999	50	20	95.5%	6,518,691	38.1%	145,383	180,552	325,935	91,912
400,000-499,999	44	15	96.4%	6,474,316	44.5%	272,074	159,547	431,621	76,047
500,000-999,999	65	44	98.9%	29,235,884	73.0%	422,898	241,554	664,452	94,911
1,000,000-1,999,999	60	15	99.7%	16,872,500	89.5%	710,207	414,626	1,124,833	112,937
2,000,000-2,999,999	47	5	100.0%	10,750,000	100.0%	1,750,000	400,000	2,150,000	80,362
3,000,000-3,999,999	0	0	0.0%	0	0.0%	0	0	0	0
OVER 4,000,000	0	0	0.0%	0	0.0%	0	0	0	0
TOTAL	45	1,760	0.0%	102,390,214	0.0%	34,309	23,827	58,176	27,578
TOTAL (PAID ONLY)	44	510	0.0%	102,390,214	0.0%	118,400	82,228	200,765	47,363

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2010 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	48	659	82.3%	0	0.0%	0	0	0	22,967
2,000-2,999	8	2	82.5%	5,000	0.0%	0	2,500	2,500	2,464
3,000-3,999	48	1	82.6%	3,000	0.0%	500	2,500	3,000	1,558
6,000-6,999	28	1	82.8%	6,500	0.0%	0	6,500	6,500	2,002
4,000-7,999	61	1	82.9%	7,500	0.1%	7,500	0	7,500	15,561
10,000-19,999	25	4	83.4%	45,000	0.2%	3,375	7,875	11,250	5,765
20,000-29,999	54	12	84.9%	270,999	0.9%	8,620	13,963	22,583	36,351
30,000-39,999	79	2	85.1%	65,000	1.1%	575	31,925	32,500	35,668
40,000-49,999	52	2	85.4%	92,800	1.3%	19,400	27,000	46,400	114,460
50,000-59,999	82	9	86.5%	464,997	2.6%	21,111	30,555	51,666	50,551
60,000-69,999	69	15	88.4%	940,500	5.1%	24,600	38,100	62,700	42,554
70,000-79,999	49	7	89.3%	528,255	6.5%	32,656	42,809	75,465	36,074
80,000-89,999	63	4	89.8%	349,530	7.5%	13,125	74,258	87,383	12,006
90,000-99,999	59	2	90.0%	185,000	8.0%	20,000	72,500	92,500	113,648
100,000-199,999	51	21	92.6%	3,257,500	16.7%	79,396	75,723	155,119	76,597
200,000-299,999	39	22	95.4%	5,153,284	30.6%	129,603	104,638	234,240	59,012
300,000-399,999	51	5	96.0%	1,650,000	35.0%	222,000	108,000	330,000	158,112
400,000-499,999	46	7	96.9%	3,018,316	43.1%	324,309	106,879	431,188	138,446
500,000-999,999	80	16	98.9%	9,994,555	70.0%	399,097	225,563	624,660	93,321
1,000,000-1,999,999	62	8	99.9%	8,672,500	93.3%	828,600	255,463	1,084,063	126,865
2,000,000-2,999,999	92	1	100.0%	2,500,000	100.0%	1,825,000	675,000	2,500,000	39,576
TOTAL	50	801	0.0%	37,210,236	0.0%	29,692	16,763	46,455	30,904
TOTAL (PAID ONLY)	57	142	0.0%	37,210,236	0.0%	167,486	94,557	262,044	67,738

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2010 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	42	194	53.9%	0	0.0%	0	0	0	12,342
1-999	9	6	55.6%	2,068	0.0%	262	83	345	1,782
1,000-1,999	18	6	57.2%	7,527	0.0%	755	500	1,255	7,701
2,000-2,999	50	4	58.3%	9,500	0.1%	1,206	1,169	2,375	13,948
3,000-3,999	6	2	58.9%	6,500	0.1%	900	2,350	3,250	181
4,000-4,999	6	2	59.4%	8,000	0.1%	2,400	1,600	4,000	2,180
5,000-5,999	20	7	61.4%	35,000	0.2%	2,486	2,514	5,000	5,834
6,000-6,999	26	3	62.2%	18,000	0.3%	4,000	2,000	6,000	710
7,000-7,999	31	5	63.6%	37,500	0.4%	5,056	2,444	7,500	38,462
9,000-9,999	10	1	63.9%	9,603	0.4%	1,103	8,500	9,603	0
10,000-19,999	21	16	68.3%	207,500	1.0%	5,612	7,357	12,969	9,334
20,000-29,999	39	14	72.2%	327,500	2.0%	13,688	9,705	23,393	23,504
30,000-39,999	19	7	74.2%	230,000	2.7%	18,429	14,429	32,857	16,922
40,000-49,999	26	1	74.4%	42,500	2.8%	0	42,500	42,500	27,460
50,000-59,999	45	7	76.4%	355,000	3.8%	20,714	27,143	50,714	85,613
60,000-69,999	49	6	78.1%	365,000	4.9%	35,373	25,460	60,833	40,781
70,000-79,999	57	6	79.7%	447,500	6.2%	32,750	41,833	74,583	60,427
80,000-89,999	30	2	80.3%	175,000	6.7%	26,250	61,250	87,500	75,361
90,000-99,999	48	4	81.4%	360,000	7.8%	56,250	33,750	90,000	66,819
100,000-199,999	38	27	88.9%	3,618,430	18.5%	55,188	78,828	134,016	21,078
200,000-299,999	49	9	91.4%	2,070,000	24.6%	151,794	78,206	230,000	66,013
300,000-399,999	50	6	93.1%	1,920,000	30.3%	205,833	114,167	320,000	82,507
400,000-499,999	30	2	93.6%	863,500	32.8%	259,050	172,700	431,750	22,371
500,000-599,999	55	16	98.1%	10,390,004	63.5%	372,200	277,175	649,375	87,976
1,000,000-1,999,999	52	3	98.9%	4,100,000	75.6%	416,667	950,000	1,366,667	152,801
2,000,000-2,999,999	36	4	100.0%	8,250,000	100.0%	1,731,250	331,250	2,062,500	90,559
TOTAL	39	360	0.0%	33,855,632	0.0%	55,707	38,281	94,043	24,797
TOTAL (PAID ONLY)	36	166	0.0%	33,855,632	0.0%	120,810	83,019	203,950	39,354

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT

CLOSED IN 2009 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE		47	1,309	71.7%	0	0.0%	0	0	21,680
1-999	7	5	72.0%	2,353	0.0%	378	93	471	537
1,000-1,999	25	6	72.3%	8,398	0.0%	744	656	1,400	5,066
2,000-2,999	33	13	73.0%	31,919	0.0%	821	1,635	2,455	9,862
3,000-3,999	21	7	73.4%	23,497	0.1%	1,692	1,665	3,357	8,345
4,000-4,999	54	6	73.8%	25,036	0.1%	3,039	1,134	4,173	26,233
5,000-5,999	30	9	74.2%	45,856	0.1%	1,317	3,778	5,095	13,741
6,000-6,999	24	6	74.6%	36,995	0.1%	2,650	3,516	6,166	916
7,000-7,999	29	5	74.8%	37,500	0.2%	3,056	4,444	7,500	32,555
8,000-8,999	42	3	75.0%	24,890	0.2%	5,600	2,667	8,267	11,343
9,000-9,999	24	4	75.2%	37,680	0.2%	6,018	3,403	9,420	9,939
10,000-19,999	34	42	77.5%	561,793	0.7%	5,748	7,628	13,376	16,884
20,000-29,999	44	47	80.1%	1,096,885	1.6%	9,878	13,460	23,338	37,313
30,000-39,999	41	16	81.0%	527,153	2.1%	17,313	15,635	32,947	14,578
40,000-49,999	37	14	81.8%	614,326	2.6%	22,576	21,304	43,880	18,442
50,000-59,999	45	26	83.2%	1,335,333	3.7%	9,548	51,359	45,698	
60,000-69,999	38	10	83.7%	624,590	4.2%	26,229	36,221	62,450	38,698
70,000-79,999	41	21	84.9%	1,565,000	5.5%	22,762	51,762	74,524	33,319
80,000-89,999	52	10	85.4%	836,000	6.2%	48,819	34,781	83,600	52,402
90,000-99,999	48	4	85.6%	365,000	6.5%	23,596	67,654	91,250	26,369
100,000-199,999	45	91	90.6%	12,448,098	16.9%	58,281	77,742	136,792	45,899
200,000-299,999	50	60	93.9%	13,420,472	28.1%	109,337	114,338	223,675	55,822
300,000-399,999	59	24	95.2%	7,902,445	34.7%	160,718	168,551	329,269	76,582
400,000-499,999	54	18	96.2%	7,616,879	41.0%	200,720	222,440	423,160	117,905
500,000-999,999	51	49	98.9%	30,420,981	66.4%	370,043	250,793	620,836	78,412
1,000,000-1,999,999	60	13	99.6%	14,760,000	78.7%	807,646	327,738	1,135,385	163,761
2,000,000-2,999,999	119	4	99.8%	8,000,000	85.4%	1,737,500	262,500	2,000,000	178,587
3,000,000-3,999,999	24	1	99.9%	3,000,000	87.9%	2,300,000	700,000	3,000,000	48,642
OVER 4,000,000	35	2	100.0%	14,500,000	100.0%	7,075,000	175,000	7,250,000	358,864
TOTAL	47	1,825	0.0%	119,868,899	0.0%	40,749	24,895	65,682	29,545
TOTAL (PAID ONLY)	45	516	0.0%	119,868,899	0.0%	144,121	88,048	232,304	49,495

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2009 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	50	634	79.6%	0	0.0%	0	0	0	22,454
2,000-2,999	53	2	79.9%	5,000	0.0%	0	2,500	2,500	304
3,000-3,999	24	2	80.2%	6,000	0.0%	1,312	1,688	3,000	28,743
5,000-5,999	39	3	80.5%	15,000	0.1%	0	5,000	5,000	16,931
9,000-9,999	34	2	80.8%	18,844	0.1%	4,922	4,500	9,422	19,838
10,000-19,999	42	10	82.0%	145,250	0.4%	5,383	9,142	14,525	22,072
20,000-29,999	51	7	82.9%	165,167	0.8%	5,881	17,714	23,595	44,660
30,000-39,999	42	6	83.7%	194,653	1.3%	22,250	10,192	32,442	17,775
40,000-49,999	52	3	84.0%	136,250	1.6%	22,053	23,363	45,417	19,799
50,000-59,999	57	5	84.7%	266,000	2.2%	0	53,200	53,200	47,163
60,000-69,999	43	4	85.2%	254,500	2.8%	24,750	38,875	63,625	57,143
70,000-79,999	37	6	85.9%	450,000	3.9%	33,477	41,523	75,000	31,271
80,000-89,999	41	2	86.2%	167,500	4.3%	67,250	16,500	83,750	5,002
90,000-99,999	58	1	86.3%	90,000	4.5%	0	90,000	90,000	10,435
100,000-199,999	57	33	90.5%	4,371,965	14.8%	57,956	74,528	132,484	48,715
200,000-299,999	53	26	93.7%	5,752,500	28.4%	114,840	106,410	221,250	76,514
300,000-399,999	50	7	94.6%	2,302,445	33.8%	164,105	164,816	328,921	68,159
400,000-499,999	58	8	95.6%	3,434,071	41.9%	164,116	265,143	429,259	106,260
500,000-99,999	54	29	99.2%	17,247,927	82.6%	354,661	240,095	594,756	84,855
1,000,000-1,999,999	60	6	100.0%	7,400,000	100.0%	881,667	351,667	1,233,333	133,610
TOTAL	50	796	0.0%	42,423,072	0.0%	29,745	23,551	53,295	30,079
TOTAL (PAID ONLY)	51	162	0.0%	42,423,072	0.0%	146,153	115,718	261,871	59,920

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2009 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE		43	254	61.2%	0	0.0%	0	0	17,424
1-999	11	1	61.4%	500	0.0%	300	200	500	2,579
1,000-1,999	38	3	62.2%	4,000	0.0%	467	867	1,333	10,131
2,000-2,999	20	6	63.6%	14,500	0.0%	1,333	1,083	2,417	10,314
3,000-3,999	27	3	64.3%	10,325	0.1%	1,975	1,467	3,442	310
4,000-4,999	58	3	65.1%	12,536	0.1%	3,097	1,082	4,179	9,777
5,000-5,999	26	4	66.0%	20,500	0.1%	1,625	3,500	5,125	16,063
6,000-6,999	18	4	67.0%	24,995	0.2%	3,224	3,025	6,249	1,214
7,000-7,999	43	2	67.5%	15,000	0.2%	4,688	2,813	7,500	64,866
8,000-8,999	87	1	67.7%	8,500	0.2%	8,500	0	8,500	29,592
10,000-19,999	22	16	71.6%	192,716	0.7%	5,200	6,844	12,045	15,011
20,000-29,999	41	20	76.4%	448,051	1.6%	11,243	11,159	22,403	45,261
30,000-39,999	50	5	77.6%	162,500	2.0%	15,390	17,200	32,500	869
40,000-49,999	20	4	78.6%	181,326	2.4%	31,699	13,633	45,332	7,154
50,000-59,999	42	4	79.5%	200,000	2.8%	20,000	30,000	50,000	53,171
60,000-69,999	40	4	80.5%	250,000	3.3%	24,322	38,179	62,500	35,169
70,000-79,999	55	5	81.7%	375,000	4.1%	11,321	63,679	75,000	61,885
80,000-89,999	57	6	83.1%	507,500	5.2%	45,667	38,917	84,583	51,619
90,000-99,999	23	1	83.4%	95,000	5.4%	30,000	65,000	95,000	790
100,000-199,999	34	23	88.9%	3,262,500	12.4%	54,898	86,949	141,848	52,353
200,000-299,999	43	19	93.5%	4,284,305	21.6%	115,240	110,250	225,490	28,840
300,000-399,999	62	7	95.2%	2,287,500	26.6%	133,243	193,543	326,786	86,744
400,000-499,999	46	4	96.1%	1,641,708	30.1%	303,756	106,671	410,427	118,681
500,000-599,999	49	7	97.8%	4,934,304	40.7%	387,674	317,227	704,901	88,655
1,000,000-1,999,999	69	2	98.3%	2,100,000	45.2%	512,500	537,500	1,050,000	180,831
2,000,000-2,999,999	119	4	99.3%	8,000,000	62.4%	1,737,500	262,500	2,000,000	178,587
3,000,000-3,999,999	24	1	99.5%	3,000,000	68.8%	2,300,000	700,000	3,000,000	48,642
OVER 4,000,000	35	2	100.0%	14,500,000	100.0%	7,075,000	175,000	7,250,000	358,864
TOTAL	42	415	0.0%	46,533,266	0.0%	81,567	30,562	112,128	29,465
TOTAL (PAID ONLY)	41	161	0.0%	46,533,266	0.0%	210,249	78,777	289,026	48,461

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2008 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	51	1,376	70.6%	0	0.0%	0	0	0	17,212
1-999	9	4	70.8%	1,314	0.0%	216	113	329	0
1,000-1,999	13	3	71.0%	4,480	0.0%	833	660	1,493	1,795
2,000-2,999	36	11	71.5%	26,587	0.0%	931	1,486	2,417	3,905
3,000-3,999	16	13	72.2%	43,765	0.1%	1,158	2,208	3,367	1,966
4,000-4,999	23	3	72.3%	13,800	0.1%	4,600	0	4,600	1,596
5,000-5,999	48	13	73.0%	68,528	0.1%	231	5,041	5,271	1,571
6,000-6,999	57	3	73.2%	19,000	0.2%	3,467	2,867	6,333	72,216
7,000-7,999	32	9	73.6%	67,584	0.2%	2,728	4,782	7,509	41,939
8,000-8,999	25	3	73.8%	25,250	0.2%	4,367	4,050	8,417	189,233
9,000-9,999	57	2	73.9%	18,000	0.2%	6,500	2,500	9,000	21,520
10,000-19,999	45	44	76.1%	60,059	0.8%	9,837	13,752	20,092	
20,000-29,999	58	33	77.8%	755,242	1.4%	9,382	13,504	22,886	21,689
30,000-39,999	62	27	79.2%	902,803	2.2%	13,849	19,588	33,437	33,358
40,000-49,999	64	22	80.3%	961,315	3.0%	12,694	31,002	43,696	14,858
50,000-59,999	66	34	82.1%	1,770,617	4.6%	18,606	33,471	33,681	
60,000-69,999	55	24	83.3%	1,515,051	5.9%	22,180	40,948	63,127	26,342
70,000-79,999	62	36	85.2%	2,695,810	8.2%	25,581	49,302	74,884	33,035
80,000-89,999	73	13	85.8%	1,091,699	9.1%	18,472	65,505	83,977	23,498
90,000-99,999	64	10	86.4%	964,722	10.0%	30,645	65,828	96,472	61,187
100,000-199,999	61	94	91.2%	13,186,198	21.4%	51,902	88,377	140,279	44,063
200,000-299,999	55	71	94.8%	15,942,055	35.1%	89,142	135,394	224,536	51,826
300,000-399,999	45	19	95.8%	6,384,735	40.7%	101,420	234,619	336,039	48,338
400,000-499,999	41	23	97.0%	10,043,053	49.3%	203,399	233,255	436,654	55,880
500,000-999,999	54	42	99.1%	27,777,347	73.3%	372,894	288,472	661,365	92,514
1,000,000-1,999,999	76	12	99.7%	14,255,875	85.7%	902,123	285,867	1,187,990	99,103
2,000,000-2,999,999	59	3	99.9%	6,045,000	90.9%	965,000	1,050,000	2,015,000	115,557
3,000,000-3,999,999	68	1	99.9%	3,300,000	93.7%	1,650,000	3,300,000	3,300,000	397,183
OVER 4,000,000	48	1	100.0%	7,250,000	100.0%	6,713,900	7,250,000	536,100	46,278
TOTAL	52	1,949	0.0%	115,734,929	0.0%	30,494	28,888	59,382	24,417
TOTAL (PAID ONLY)	55	573	0.0%	115,734,929	0.0%	103,722	98,258	201,981	41,720

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
 SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
 CLOSED IN 2008 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE		53	729	83.0%	0	0.0%	0	0	0
2,000-2,999	16	1	83.1%	2,674	0.0%	2,674	0	2,674	1,173
3,000-3,999	25	3	83.5%	9,500	0.0%	0	3,167	3,167	1,220
4,000-4,999	22	1	83.6%	4,850	0.0%	4,850	0	4,850	2,987
6,000-6,999	58	1	83.7%	6,000	0.1%	0	6,000	6,000	113,946
7,000-7,999	49	2	83.9%	15,000	0.1%	3,750	3,750	7,500	102,429
10,000-19,999	41	6	84.6%	82,250	0.3%	3,933	9,775	13,708	12,896
20,000-29,999	63	6	85.3%	142,500	0.6%	12,583	11,167	23,750	34,527
30,000-39,999	52	4	85.8%	135,000	1.0%	26,250	7,500	33,750	42,445
40,000-49,999	58	4	86.2%	175,505	1.4%	22,002	21,875	43,876	43,433
50,000-59,999	59	8	87.1%	401,619	2.3%	19,585	30,617	50,202	73,147
60,000-69,999	32	8	88.0%	489,000	3.5%	23,125	37,700	61,125	30,814
70,000-79,999	52	9	89.1%	671,250	5.1%	23,174	51,410	74,583	44,198
80,000-89,999	26	1	89.2%	85,000	5.3%	0	85,000	25,363	25,363
90,000-99,999	75	3	89.5%	286,617	6.0%	23,333	72,206	95,539	34,669
100,000-199,999	52	27	92.6%	3,931,520	15.5%	32,884	112,728	145,612	42,495
200,000-299,999	59	32	96.2%	7,177,555	32.7%	81,192	143,107	224,299	49,870
300,000-399,999	53	5	96.8%	1,754,735	36.9%	60,000	290,947	350,947	65,108
400,000-499,999	42	8	97.7%	3,574,147	45.5%	221,100	225,668	446,768	59,646
500,000-999,999	57	14	99.9%	8,633,282	66.3%	402,688	213,975	616,663	140,332
1,000,000-1,999,999	73	4	99.8%	4,775,000	77.8%	941,250	252,500	1,193,750	117,964
2,000,000-2,999,999	124	1	99.9%	2,000,000	82.6%	1,200,000	800,000	2,000,000	66,349
OVER 4,000,000	48	1	100.0%	7,250,000	100.0%	6,713,900	536,100	7,250,000	46,278
TOTAL	53	878	0.0%	41,603,004	0.0%	27,108	20,275	47,384	25,605
TOTAL (PAID ONLY)	53	149	0.0%	41,603,004	0.0%	159,739	119,476	279,215	56,433

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
 SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
 CLOSED IN 2008 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	43	236	54.1%	0	0.0%	0	0	0	15,454
1-999	12	1	54.4%	450	0.0%	0	0	450	0
1,000-1,999	16	2	54.8%	2,700	0.0%	360	990	1,350	2,693
2,000-2,999	12	5	56.0%	11,156	0.0%	896	1,336	2,231	4,039
3,000-3,999	13	5	57.1%	17,192	0.1%	1,473	1,965	3,438	2,937
4,000-4,999	22	1	57.3%	4,450	0.1%	4,450	0	4,450	1,800
5,000-5,999	18	7	58.9%	35,000	0.2%	0	5,000	5,000	1,012
6,000-6,999	56	2	59.4%	13,000	0.2%	5,200	1,300	6,500	51,351
7,000-7,999	8	4	60.3%	30,084	0.3%	2,388	5,134	7,521	973
8,000-8,999	25	3	61.0%	25,250	0.4%	4,367	4,050	8,417	189,233
10,000-19,999	29	20	65.6%	265,040	1.1%	3,820	9,432	13,252	11,539
20,000-29,999	54	12	68.3%	265,167	1.9%	12,289	9,809	22,097	15,304
30,000-39,999	64	12	71.1%	404,092	3.0%	14,094	19,580	33,674	43,503
40,000-49,999	66	11	73.6%	467,943	4.3%	10,817	31,723	42,540	4,636
50,000-59,999	61	13	76.6%	678,116	6.2%	17,658	34,505	52,163	16,886
60,000-69,999	57	5	77.8%	322,058	7.1%	13,554	50,857	64,412	21,169
70,000-79,999	62	11	80.3%	826,919	9.4%	36,484	38,690	75,174	34,670
80,000-89,999	82	2	80.7%	173,714	9.9%	12,632	74,225	86,857	28,990
90,000-99,999	62	4	81.7%	389,356	10.9%	20,362	76,978	97,339	8,475
100,000-199,999	56	32	89.0%	4,356,982	23.1%	73,784	62,371	136,156	46,867
200,000-299,999	39	15	92.4%	3,304,500	32.3%	89,928	130,372	220,300	51,255
300,000-399,999	41	9	94.5%	3,075,000	40.8%	111,556	230,111	341,667	41,002
400,000-499,999	37	6	95.9%	2,513,906	47.8%	207,314	211,671	418,984	52,623
500,000-599,999	56	11	98.4%	7,751,659	69.4%	331,682	373,015	704,696	35,004
1,000,000-1,999,999	82	5	99.5%	5,700,000	85.3%	777,420	362,580	1,140,000	84,083
2,000,000-2,999,999	24	1	99.8%	2,000,000	90.8%	0	2,000,000	2,000,000	280,321
3,000,000-3,999,999	68	1	100.0%	3,300,000	100.0%	1,650,000	1,650,000	3,300,000	397,183
TOTAL	45	436	0.0%	35,933,734	0.0%	37,869	44,548	82,417	24,296
TOTAL (PAID ONLY)	48	200	0.0%	35,933,734	0.0%	82,554	97,114	179,669	34,729

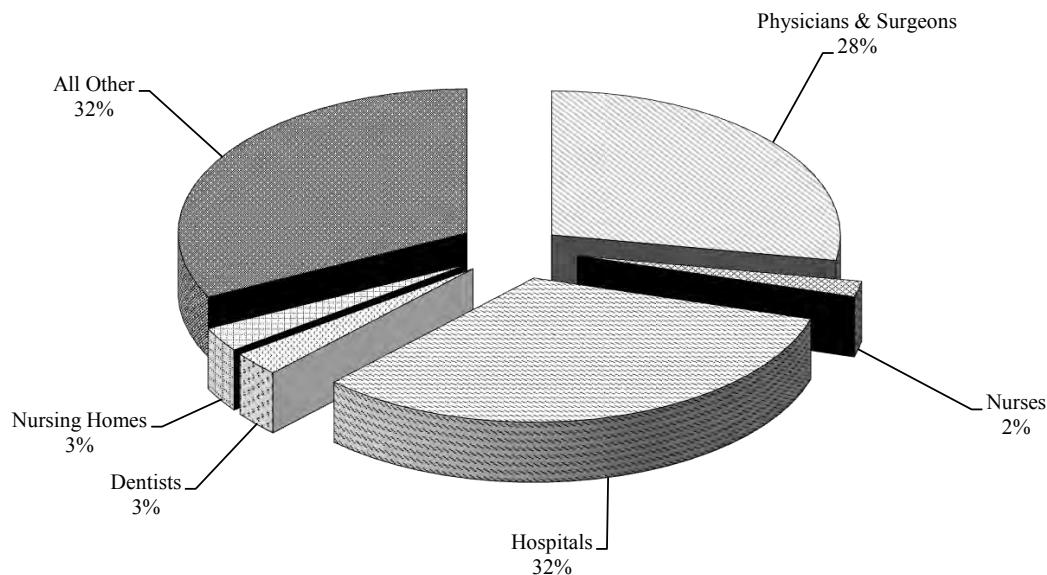
Section III

Claim Severity by Injury Severity and Lapsed Time to Disposition

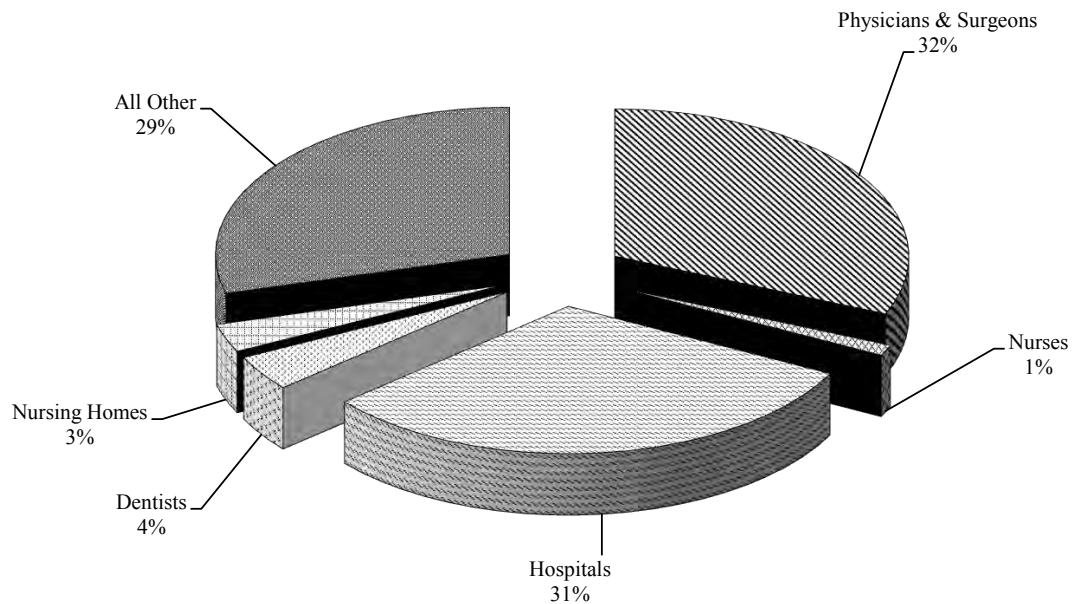
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.

Percentage of Paid Claims by Profession - 2010



Percentage of Paid Claims by Profession - 2009



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Profession Type	Number of Paid Claims	2010			2010-2009			2009			2009-2008			2008			2008-2007		
		Average Indemnity Per Claim	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity			Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity			Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity		
CHIROPRACTORS	3	19,920	-25,500	(41,84)	4	34,250	-20,00	18,92	5	28,800	-28,57			28,57	-1,54				
CLINICS/CORP	54	138,967	20,00	66,19	45	83,617	-1,60	77	77	82,304	87,80			87,80	-34,36				
DENTISTS	13	28,032	-18,75	36,27	16	20,572	-41,56	45,45	11	35,003	-21,43			35,003	30,64				
HOSPITALS	103	97,193	30,38	17,65	79	82,612	-20,20	-20,20	99	91,991	-22,66			91,991	33,55				
NURSES	4	37,405	0,00	6,11	4	35,250	-30,00	-41,25	1	60,000	-83,33			60,000	40,35				
NURSING HOMES	5	108,900	-16,67	123,00	6	48,833	-25,00	-28,43	8	68,236	100,00			68,236	-31,76				
OPTOMETRIST	0	0,00	0,00	0	0	0,00	0,00	0,00	0	15,000	0,00			15,000	0,00				
PHARMACIES	12	7,813	-14,29	(78,05)	14	35,599	100,00	134,95	7	15,152	58,82			15,152	56,10				
PHYS & SURG	43	191,089	-8,51	28,82	47	148,337	-42,42	-15,70	33	175,965	-32,65			175,965	6,27				
PODIATRIST/CHIROPODIST	2	76,500	-50,00	(26,27)	4	103,750	33,33	-66,71	3	311,667	0,00			311,667	187,69				
TOTAL	239	113,377	9,13	30,17	219	87,098	-10,61	-8,97	245	95,683	-8,92			95,683	6,27				

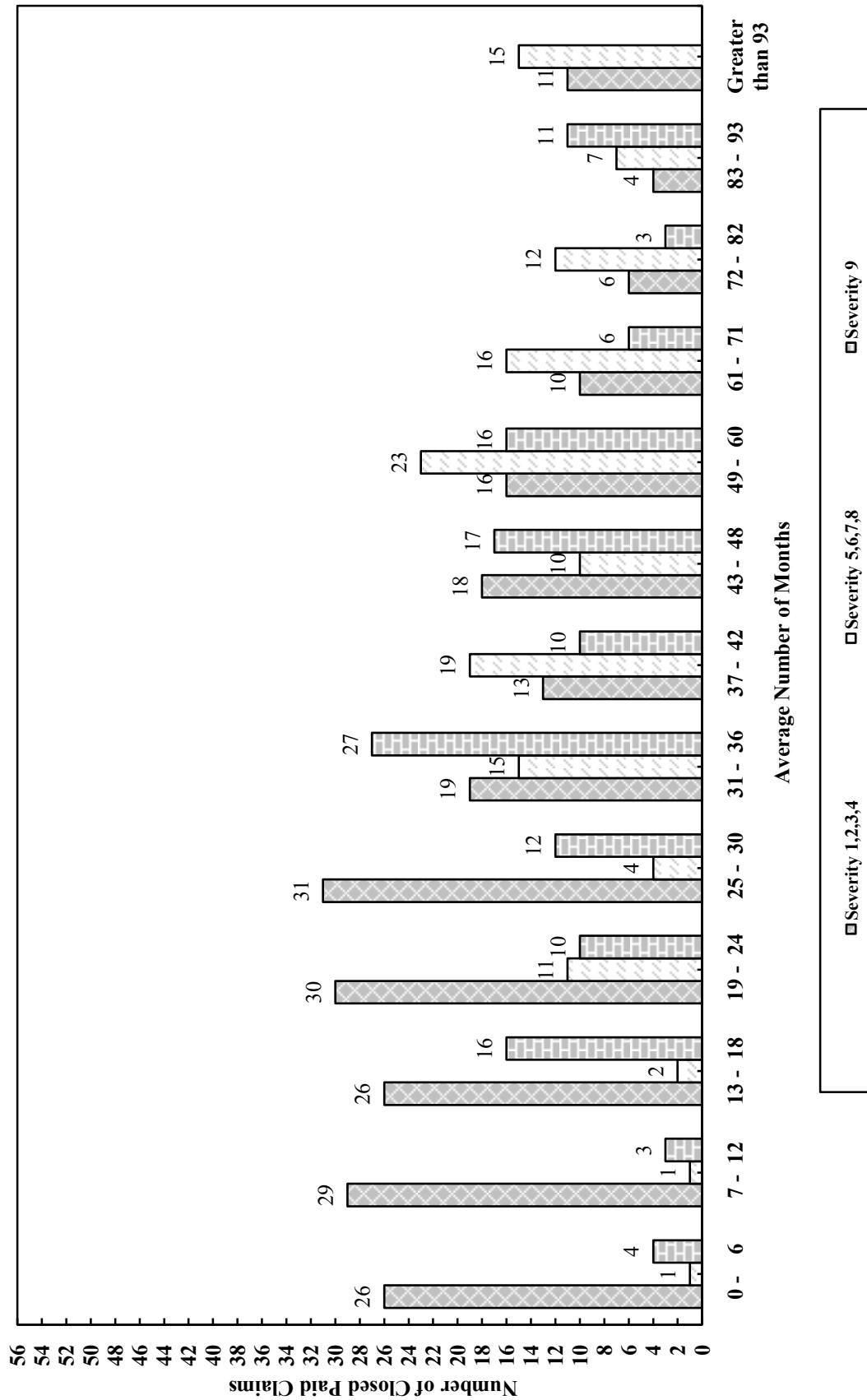
Severity 5,6,7,8

Profession Type	Number of Paid Claims	2010			2010-2009			2009			2009-2008			2008			2008-2007		
		Average Indemnity Per Claim	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity			Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity			Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity		
CHIROPRACTORS	2	117,500	0,00	-9,62	2	130,000	0,00	0,00	0	359,634	0,00			359,634	0,00	0,00	0,00		
CLINICS/CORP	39	282,491	-17,02	-10,88	47	316,981	-12,96	-11,86	54	326,500	-10,00			326,500	-33,33	52,00	52,00		
DENTISTS	1	32,500	-66,67	-74,23	3	126,101	50,00	460,45	2	444,451	4,93			444,451	28,30	28,30	4,93		
HOSPITALS	28	562,402	-26,52	34,02	38	852,339	0,00	91,77	38	237,500	-77,78			237,500	58,92	58,92	8,25		
NURSES	4	126,875	0,00	0,00	0	0,00	0,00	0,00	1	175,000	-66,67			175,000	0,00	0,00	0,00		
NURSING HOMES	2	186,346	0,00	0,00	0	1	4,000	0,00	0,00	0	0	0,00		0	0,00	0,00	0,00		
OPTOMETRIST	0	0,00	0,00	0,00	0	0,00	0,00	0,00	0	0,00	0,00			0,00	0,00	0,00	0,00		
PHARMACIES	2	190,500	0,00	0,00	0	357,906	3,28	-9,01	61	393,362	-37,76			393,362	13,78	13,78	13,78		
PHYS & SURG	57	407,559	-5,52	13,87	63	50,00	1	-75,00	4	372,500	33,33			372,500	33,33	33,33	19,52		
PODIATRIST/CHIROPODIST	1	30,000	0,00	50,00	1	20,000	-4,32	17,91	162	385,737	-29,87			385,737	17,78	17,78			
TOTAL	136	379,073	-12,26	-16,65	155	454,822	-4,32	17,91	162	385,737	-29,87			385,737	17,78	17,78			

Severity 9

Profession Type	Number of Paid Claims	2010			2010-2009			2009			2009-2008			2008			2008-2007		
		Average Indemnity Per Claim	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity			Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity			Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Ave Indemnity		
CHIROPRACTORS	0	0,00	0,00	0	0	0,00	0,00	0	0,00	0	0,00	0	0	0	0,00	0	0,00		
CLINICS/CORP	49	169,934	63,33	-11,58	30	192,194	-25,00	8,25	40	177,539	-20,00			177,539	-12,41	20,00	-12,41		
DENTISTS	0	0	0,00	0	1	1,000,000	0,00	0,00	0	0	0,00	0	0	0	0,00	0	0,00		
HOSPITALS	35	231,356	-20,45	33,63	44	173,137	-30,16	9,76	63	157,737	-8,62			157,737	-11,28	8,62	-11,28		
NURSES	1	500,000	-50,00	150,00	2	200,000	100,00	-13,04	1	230,000	-83,33			230,000	162,01	-83,33	162,01		
NURSING HOMES	7	136,071	-30,00	-20,43	10	171,000	150,00	12,13	4	152,500	-63,64			152,500	18,97	-63,64	18,97		
OPTOMETRIST	0	0,00	0,00	0	0	0,00	0,00	0,00	0	0	0,00	0	0	0,00	0,00	0,00	0,00		
PHARMACIES	1	100,000	-50,00	100,00	2	50,000	0,00	2,04	2	49,000	-33,33			49,000	-45,56	33,33	-45,56		
PHYS & SURG	42	137,203	-19,23	-44,71	52	248,137	-5,45	15,65	55	214,565	-40,86			214,565	13,24	-40,86	13,24		
PODIATRIST/CHIROPODIST	0	0	0,00	1	800,000	0,00	0,00	1	310,000	0,00	0,00	1	25,000	0,00	0,00	0,00			
TOTAL	135	175,846	-4,93	-17,58	142	213,359	-14,46	18,84	166	179,537	-25,89			179,537	-3,80	-3,80			

Lapsed Months From Incident to Disposition
2010 Closed Paid Claims - All Health Care Providers



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Lapsed Month From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
0- 6	26	15,101	0.73	0.15	15	13,117	-0.25	-0.09	20	14,340	-0.31	0.17
7-12	29	20,803	0.97	-0.45	27	37,864	-0.07	0.31	29	28,895	-0.33	0.04
13-18	26	74,624	0.37	0.79	19	41,711	-0.05	-0.31	20	60,399	0.05	0.65
19- 24	30	54,269	0.97	-0.01	28	54,616	0.17	-0.36	24	84,888	-0.08	0.30
25- 30	31	131,344	1.07	1.33	15	56,272	-0.17	-0.22	18	71,760	-0.40	0.20
31- 36	19	148,415	0.00	0.25	19	118,998	1.38	0.30	8	91,260	-0.62	-0.17
37- 42	13	286,115	-0.43	0.55	23	184,051	0.15	0.38	20	133,475	-0.09	0.26
43- 48	18	149,558	0.06	0.05	17	142,618	0.89	-0.01	9	144,000	-0.50	-0.48
49- 60	16	106,063	-0.33	0.11	24	95,321	0.14	-0.61	21	244,909	-0.09	1.47
61- 71	10	62,100	-0.23	-0.25	13	83,317	0.44	-0.67	9	251,000	-0.36	0.46
72- 82	6	321,433	-0.25	0.75	8	183,584	0.33	-0.16	6	218,456	-0.45	0.28
83- 93	4	670,806	-0.50	12.88	8	48,313	0.14	-0.47	7	91,071	0.40	-0.37
94-104	2	27,500	1.00	0.10	1	25,000	-0.67	0.05	3	23,833	-0.57	-0.71
105-115	2	62,500	1.00	-0.79	1	300,000	-0.98	3.37	45	68,665	0.00	0.00
116-126	4	310,134	3.00	0.41	1	220,000	-0.67	3.59	3	47,936	0.00	0.00
127-137	1	154,354	0.00	0	0	0	0.00	0.00	1	265,595	0.00	0.00
149-159	0	0	0.00	0	0	0	0.00	0.00	1	15,000	0.00	0.00
215-225	2	362,500	0.00	0.00	0	0	0.00	0.00	1	150,000	0.00	-0.85
TOTAL	239	113,377	0.09	0.30	219	87,098	-0.11	-0.09	245	95,683	-0.09	0.06

Severity 5,6,7,8

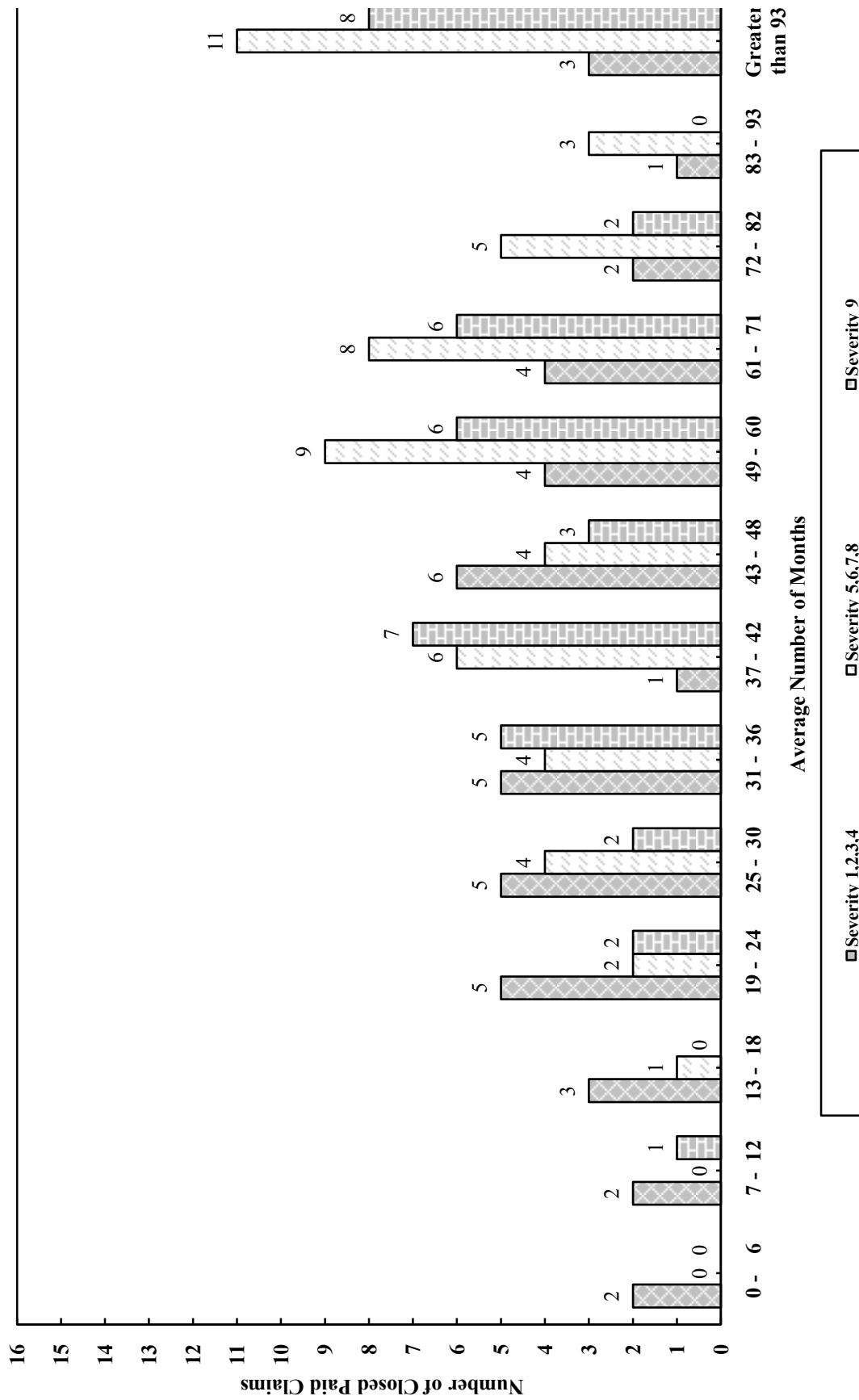
Lapsed Month From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
0- 6	1	1,000	0.00	0.25	1	802	-0.50	-0.95	2	17,500	0.00	0.00
7-12	1	56,643	-0.67	-0.44	3	101,667	0.50	0.25	2	81,250	-0.67	-0.49
13-18	2	92,500	-0.75	-0.63	8	253,250	0.33	-0.17	6	305,501	-0.33	2.30
19- 24	11	131,455	0.22	-0.88	9	1,079,000	-0.31	2.01	13	355,501	0.08	2.14
25- 30	4	297,500	-0.43	-0.16	7	355,238	-0.36	-0.09	11	390,227	-0.54	-0.01
31- 36	15	633,046	-0.12	1.06	17	307,206	1.83	-0.47	6	577,333	-0.79	-0.04
37- 42	19	498,816	-0.27	0.76	26	283,513	0.37	0.05	19	269,954	-0.30	-0.20
43- 48	10	259,500	-0.52	-0.62	21	690,929	-0.13	-0.08	24	750,940	-0.08	1.26
49- 60	23	240,457	0.05	-0.42	22	417,898	0.16	0.95	19	214,111	-0.37	-0.16
61- 71	16	402,812	0.07	0.34	15	301,599	1.14	-0.58	7	715,707	-0.75	1.16
72- 82	12	336,489	0.20	-0.51	10	692,500	0.11	0.75	9	395,556	-0.44	0.88
83- 93	7	689,285	0.00	0.00	0	0	0.00	0.00	8	340,938	-0.27	0.98
94-104	4	146,875	-0.33	-0.54	6	322,237	0.12	0.12	6	287,493	0.50	0.13
105-115	1	50,000	-0.50	-0.76	2	205,000	-0.91	0.65	23	124,260	22.00	0.66
116-126	9	597,917	8.00	6.47	1	80,000	-0.67	-0.91	3	916,667	-0.40	0.75
127-137	1	250,000	-0.50	-0.25	2	354,116	0.00	0.00	0	0	0.00	0.00
138-148	0	0	0.00	0.00	0	0	0.00	0.00	2	165,625	0.00	0.00
149-159	0	0	0.00	0.00	1	350,000	0.00	0.00	0	0	0.00	0.00
182-192	0	0	0.00	0.00	2	2,000,000	0.00	0.00	0	0	0.00	0.00
203-214	0	0	0.00	0.00	1	350,000	0.00	0.00	0	0	0.00	0.00
215-225	0	0	0.00	0.00	1	511,217	-0.50	-0.46	2	950,000	0.00	0.49
TOTAL	136	379,073	-0.12	-0.17	155	454,822	-0.04	0.18	162	385,737	-0.30	0.18

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

Lapsed Month From Incident to Disposition	Number of Paid Claims	2010 Average Indemnity Per Claim	2010-2009		2009-2008		2008-2007	
			Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Ave Indemnity Per Claim	Claims Paid	Ave Indemnity Per Claim
0- 6	0	0	0.00	0.00	2	72,500	1,00	23,17
7-12	4	317,000	0.33	1.38	3	133,333	-0.40	-0.39
13- 18	3	231,667	-0.40	-0.29	5	328,500	0.25	0.21
19- 24	16	222,656	4.33	0.41	3	158,333	-0.63	-0.09
25- 30	10	282,500	-0.29	0.02	14	276,326	0.27	1.06
31- 36	12	123,292	-0.33	-0.57	18	285,625	0.29	0.93
37- 42	27	184,074	0.50	0.45	17	126,912	-0.39	-0.42
43- 48	10	211,000	-0.52	-0.09	21	232,518	-0.05	-0.02
49- 60	17	102,424	-0.32	-0.31	25	149,181	0.14	-0.31
61- 71	16	167,375	0.33	-0.51	12	346,081	-0.98	-0.96
72- 82	6	168,333	0.00	-0.25	6	224,942	-0.33	1.02
83- 93	3	222,417	-0.70	0.17	10	190,164	1.00	3.05
94-104	5	67,557	1.50	1.25	2	30,000	-0.71	-0.68
105-115	1	60,000	-0.50	0.92	2	31,250	-0.82	-0.71
116-126	2	62,500	0.00	0.00	0	0	0.00	2
127-137	0	0	0.00	0.00	2	200,000	0.00	0.00
138-148	2	92,500	0.00	0.00	0	0	0.00	0.00
149-159	0	0	0.00	0.00	0	0	0.00	0.00
160-170	0	25,000	0.00	0.00	0	0	0.00	0.00
171-181	1	0	0.00	0.00	0	0	0.00	0
TOTAL	135	175,846	-0.05	-0.18	142	213,359	-0.14	0.19
							166	179,537
								-0.26
								-0.04

Lapsed Months From Incident to Disposition
2010 Closed Paid Claims - Physicians & Surgeons



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 1,2,3,4

Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
Severity 1,2,3,4												
0- 6	2	6,250	1,00	-0.79	1	30,000	0,00	-0.50	1	60,000	0,00	11,00
7-12	2	7,500	1,00	-0.25	1	10,000	-0.67	-0.12	3	11,333	0,00	-0.17
13-18	3	353,333	-0.25	9,59	4	33,375	0,33	-0.77	3	142,558	0,00	0,00
19- 24	5	119,000	0,00	-0.10	5	132,469	0,25	0,20	4	109,963	-0,20	-0,02
25- 30	5	290,400	0,67	0,71	3	169,333	-0,25	0,31	4	129,500	0,00	0,92
31- 36	5	196,500	-0,17	-0,26	6	265,000	0,00	0,00	0	0	0,00	0,00
37- 42	1	75,000	-0,80	-0,71	5	255,000	0,00	1,53	5	100,650	-0,17	-0,42
43- 48	6	105,133	1,00	0,35	3	78,000	0,50	-0,48	2	150,000	-0,17	-0,64
49- 60	4	184,375	-0,43	0,12	7	164,714	0,17	-0,58	6	394,792	-0,14	2,51
61- 71	4	79,375	-0,20	-0,35	5	122,500	4,00	-0,65	1	350,000	-0,75	3,22
72- 82	2	512,500	-0,33	2,57	3	143,667	2,00	-0,62	1	379,735	-0,50	-0,35
83- 93	1	1,000,000	-0,75	11,03	4	83,125	1,00	0,04	2	80,000	1,00	-0,20
94-104	1	30,000	0,00	0,00	0	0	0,00	0,00	0	0	0,00	0,00
116-126	2	142,017	0,00	0,00	0	0	0,00	0,00	0	0	0,00	0,00
127-137	0	0	0,00	0,00	0	0	0,00	0,00	1	265,595	0,00	0,00
TOTAL	43	191,089	-0,09	0,29	47	148,337	0,42	-0,16	33	175,965	-0,33	0,06

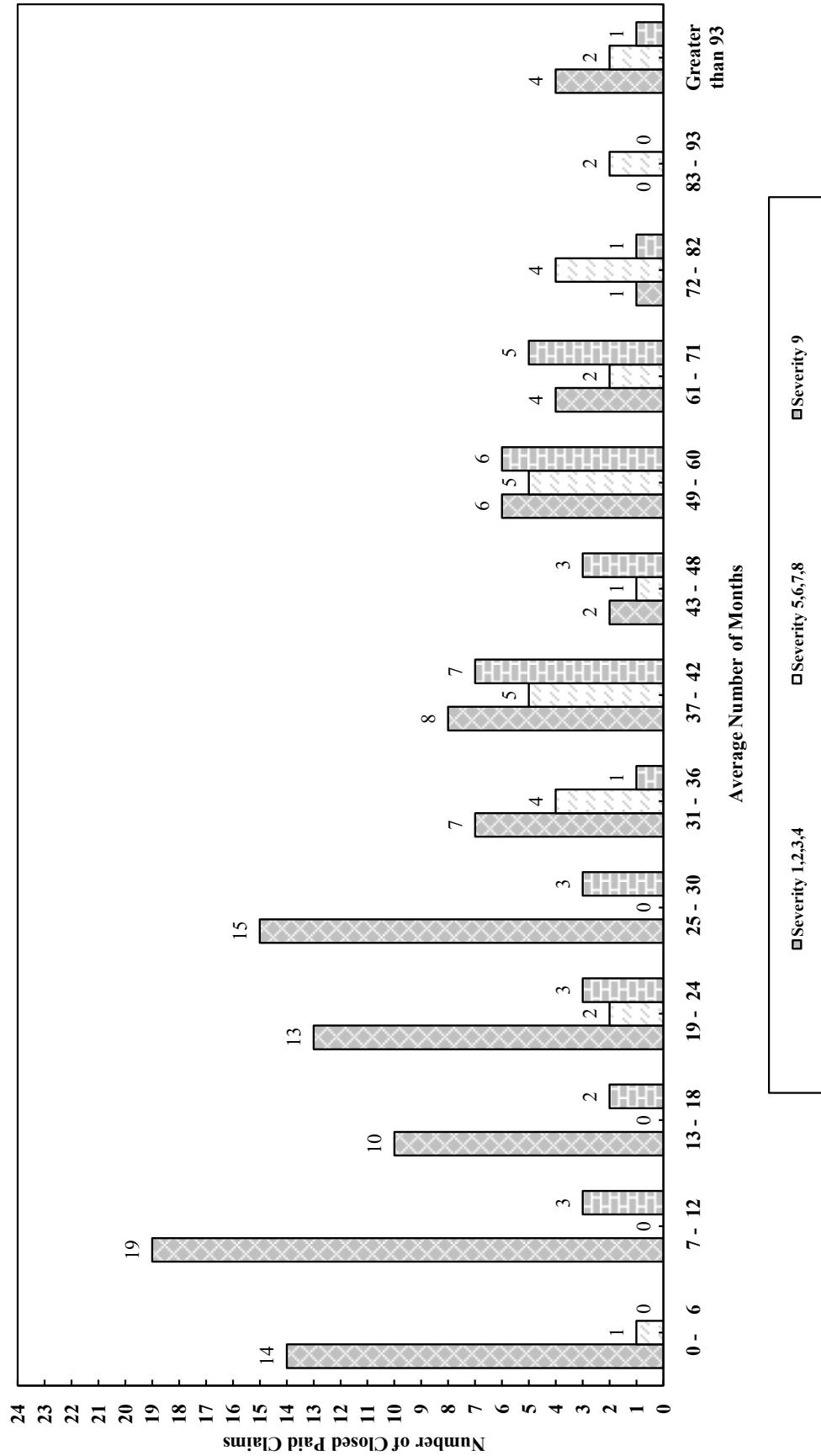
Severity 5,6,7,8

Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
Severity 5,6,7,8												
7-12	0	0	0,00	-0,67	-0,64	0	0,00	0,00	0	0,00	0,00	-0,04
13-18	1	125,000	-0,67	-0,32	2	347,833	2,00	-0,29	1	62,500	0,00	2,90
19- 24	2	212,500	0,00	-0,40	3	312,500	-0,67	2,13	6	100,000	2,00	-0,22
25- 30	4	297,500	0,33	-0,34	3	497,500	-0,25	0,59	4	313,750	0,16	-0,60
31- 36	4	143,875	-0,43	-0,34	7	218,929	6,00	2,42	1	64,000	-0,93	-0,88
37- 42	6	300,833	-0,60	0,27	15	237,541	0,67	-0,04	9	248,500	-0,31	0,27
43- 48	4	465,625	-0,56	0,36	9	343,333	-0,40	0,58	15	821,719	-0,88	0,65
49- 60	9	373,333	0,29	-0,25	7	497,429	0,17	3,74	6	105,020	-0,67	-0,61
61- 71	8	579,063	0,00	0,96	8	296,016	3,00	-0,15	2	349,975	-0,86	-0,16
72- 82	5	479,574	0,25	-0,47	4	912,500	-0,20	2,66	5	249,000	-0,38	0,10
83- 93	3	874,999	0,00	0,00	0	0	0,00	0,00	3	69,167	-0,40	-0,72
94-104	3	187,500	2,00	-0,69	1	603,000	-0,50	1,19	2	274,980	0,00	0,00
105-115	1	50,000	-0,50	-0,76	2	205,000	1,00	-0,80	1	1,000,000	0,00	0,00
116-126	7	517,143	0,00	0,90	0	0	0,00	0,00	2	1,950,000	0,00	0,40
127-137	0	0	0,00	0,00	1	177,132	0,00	0,00	0	0	0,00	0,00
138-148	0	0	0,00	0,00	0	0	0,00	0,00	2	165,625	0,00	0,00
149-159	0	0	0,00	0,00	0	0	0,00	0,00	0	0	0,00	0,00
215-225	0	0	0,00	0,00	1	511,217	0,00	1,56	1	200,000	0,00	0,00
TOTAL	57	407,559	-0,10	0,14	63	357,906	0,03	-0,09	61	393,362	-0,38	0,14

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

	Lapsed Mths From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2010-2009		Number of Paid Claims	Average Indemnity Per Claim	2009-2008		Number of Paid Claims	Average Indemnity Per Claim	2008-2007	
				Percent Change of Claims Paid	Ave Indemnity			Percent Change of Claims Paid	Ave Indemnity			Percent Change of Claims Paid	Ave Indemnity
7-12	1	223,000	-0.50	1.48	2	90,000	0.00	0.00	0.00	0	0.00	0.00	0.00
13- 18	0	0	0.00	0.00	0	0	0.00	0.00	0.00	0	0.00	0.00	0.00
19- 24	2	131,250	0.00	0.00	0	0	0.00	0.00	0.00	3	127,500	0.50	1.43
25- 30	2	382,500	-0.50	0.36	4	281,515	3.00	0.41	0.41	1	200,000	-0.91	0.22
31- 36	5	137,500	-0.17	-0.48	6	263,333	0.50	0.81	0.81	4	145,209	-0.64	-0.43
37- 42	7	137,321	0.17	-0.06	6	145,833	-0.50	-0.47	-0.47	12	274,219	0.33	0.31
43- 48	3	114,167	-0.50	-0.48	6	221,320	-0.45	-0.49	-0.49	11	243,585	0.83	0.48
49- 60	6	102,500	-0.40	-0.54	10	224,952	0.11	0.13	0.13	9	198,611	-0.70	-0.09
61- 71	6	96,333	0.00	-0.81	6	506,389	1.00	0.93	0.93	3	262,882	-0.57	0.43
72- 82	2	375,000	-0.50	0.77	4	212,413	-0.20	0.84	0.84	5	115,333	-0.29	-0.09
83- 93	0	0	0.00	0.00	6	237,774	2.00	6.32	6.32	2	32,500	0.00	-0.59
94-104	3	80,928	0.00	0.00	0	0	0.00	0.00	0.00	1	250,000	-0.50	1.50
105-115	1	60,000	0.00	0.20	1	50,000	-0.67	-0.79	-0.79	3	233,333	0.50	0.38
116-126	1	65,000	0.00	0.00	0	0	0.00	0.00	0.00	0	0.00	0.00	0.00
127-137	0	0	0.00	0.00	1	200,000	0.00	0.00	0.00	0	0	0.00	0.00
138-148	2	92,500	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00
149-159	0	0	0.00	0.00	0	0	0.00	0.00	0.00	1	500,000	0.00	0.00
171-181	1	25,000	0.00	0.00	0	0	0.00	0.00	0.00	0	0	0.00	0.00
TOTAL	42	137,203	-0.19	-0.45	52	248,137	-0.05	-0.41	-0.41	55	214,565	0.16	0.13

Lapsed Months From Incident to Disposition
2010 Closed Paid Claims - Hospitals



Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons

Hospitals

Severity 1,2,3,4

Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
0- 6	14	25,234	1,80	1.93	5	8,599	-0.62	-0.43	13	15,196	-0.19	-0.03
7-12	19	22,871	0.19	-0.44	16	40,851	0.00	0.05	16	38,913	-0.50	-0.36
13-18	10	57,403	-0.09	0.14	11	50,455	-0.21	0.52	14	33,236	0.08	-0.17
19- 24	13	44,427	0.63	0.13	8	39,313	-0.38	-0.55	13	87,227	-0.97	0.63
25- 30	15	141,578	4.00	11.14	3	11,667	-0.25	-0.89	4	102,408	-0.76	1.06
31- 36	7	198,214	0.40	1.41	5	82,291	0.67	-0.42	3	140,693	-0.63	0.31
37- 42	8	316,563	0.00	0.33	8	238,521	-0.11	0.96	9	121,667	0.29	0.29
43- 48	2	347,500	-0.50	0.43	4	242,875	0.00	2.79	4	64,000	-0.33	-0.79
49- 60	6	43,917	-0.25	-0.19	8	54,375	0.00	-0.81	8	292,606	1.00	13.08
61- 71	4	46,875	-0.20	-0.31	5	68,123	0.67	-0.69	3	216,333	0.00	0.59
72- 82	1	50,000	-0.50	-0.67	2	152,500	0.00	-0.64	2	420,000	-0.33	2.04
83- 93	0	0	0.00	1	8,500	-0.50	-0.92	2	107,500	1.00	6.17	
94-104	0	0	0.00	1	25,000	-0.50	-0.20	2	31,250	-0.33	-0.67	
105-115	1	75,000	0.00	-0.75	1	300,000	-0.50	4.78	2	51,931	0.00	0.00
116-126	1	2,500	0.00	-0.99	1	220,000	-0.67	3.59	3	47,936	0.00	0.00
127-137	1	154,354	0.00	0.00	0	0.00	0.00	0	0	0.00	0.00	0.00
215-225	1	600,000	0.00	0.00	0	0.00	0.00	1	150,000	0.00	-0.85	
TOTAL	103	97,193	0.30	0.18	79	82,612	-0.20	-0.10	99	91,991	-0.23	0.34

Severity 5,6,7,8

Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
0- 6	1	1,000	0.00	0.00	0	0	0.00	0.00	2	17,500	0.00	0.00
7-12	0	0	0.00	0.00	1	185,000	0.00	0.00	0	0	0.00	0.00
13- 18	0	0	0.00	0.00	3	87,500	0.00	-0.71	3	305,000	-0.25	3.41
19- 24	2	20,000	-0.50	-0.99	4	2,161,250	0.33	1.27	3	951,483	-0.40	5.63
25- 30	0	0	0.00	0.00	0	0	0.00	0.00	2	105,000	-0.60	-0.89
31- 36	4	1,875,000	0.00	2.09	4	616,875	1.00	-0.34	2	925,000	-0.60	-0.17
37- 42	5	522,000	0.25	0.76	4	296,744	3.00	-0.41	1	500,000	-0.67	-0.64
43- 48	1	300,000	-0.80	-0.84	5	1,871,400	0.67	1.36	3	791,667	-0.70	1.55
49- 60	5	234,000	-0.50	-0.52	10	487,050	1.50	1.24	4	217,000	-0.33	0.73
61- 71	2	387,500	0.00	0.00	0	0	0.00	0.00	2	1,680,000	0.00	8.41
72- 82	4	210,000	3.00	9.50	1	20,000	0.00	-0.84	1	125,000	-0.50	-0.22
83- 93	2	750,000	0.00	0.00	0	0	0.00	0.00	1	235,000	-0.67	1.70
94-104	0	0	0.00	0.00	2	502,211	0.00	0.49	2	337,500	-0.33	0.04
105-115	0	0	0.00	0.00	0	0	0.00	0.00	10	53,670	0.00	0.00
116-126	1	761,254	0.00	8.52	1	80,000	0.00	-0.88	1	650,000	-0.21	0.00
127-137	1	250,000	0.00	0.00	0	0	0.00	0.00	0	0.00	0.00	0.00
149-159	0	0	0.00	0.00	1	350,000	0.00	0.00	0	0	0.00	0.00
182-192	0	0	0.00	0.00	2	2,000,000	0.00	0.00	0	0.00	0.00	0.00
215-225	0	0	0.00	0.00	0	0.00	0.00	0.00	1	1,700,000	0.00	1.62
TOTAL	28	562,402	-0.26	-0.34	38	852,339	0.00	0.92	38	444,451	-0.28	0.00

Missouri Department of Insurance, Financial Institutions and Professional Registration
Bodily Injury Claim Indemnity Comparisons

Hospitals

Severity 9									
Lapsed Months From Incident to Disposition	Number of Paid Claims	Average Indemnity Per Claim	2010-2009		2009-2008		2008-2007		
			Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Percent Change of Ave Indemnity	Claims Paid	Percent Change of Ave Indemnity	Claims Paid
0- 6	0	0	0.00	0.00	2	72,500	1,00	23,17	1
7-12	3	348,333	2.00	0.58	1	220,000	-0.80	0.01	5
13- 18	2	247,500	0.00	0.26	2	196,250	-0.33	0.34	3
19- 24	3	430,000	0.00	1.72	3	158,333	0.50	-0.32	2
25- 30	3	558,333	-0.50	1.69	6	207,917	-0.14	0.68	7
31- 36	1	75,000	-0.80	-0.57	5	175,500	-0.17	-0.13	6
37- 42	7	274,107	0.75	2.37	4	81,250	-0.43	-0.46	7
43- 48	3	52,500	-0.63	-0.84	8	358,277	0.33	0.16	6
49- 60	6	72,700	0.00	0.16	6	62,500	0.20	-0.69	5
61- 71	5	181,500	1.50	0.35	2	134,633	-0.33	-0.44	3
72- 82	1	72,500	-0.50	-0.71	2	250,000	-0.33	0.88	3
83- 93	0	0	0.00	0.00	1	25,000	-0.50	-0.13	2
94-104	1	25,000	-0.50	-0.17	2	30,000	-0.67	-0.55	6
105-115	0	0	0.00	0.00	0	0	0.00	0.00	4
116-126	0	0	0.00	0.00	0	0	0.00	0.00	2
149-159	0	0	0.00	0.00	0	0	0.00	0.00	1
TOTAL	35	231,356	-0.20	0.34	44	173,137	-0.30	0.10	63
									0.09
									-0.11

Section IV

Indemnity Analysis by Company

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately, and the companies are listed in descending order by the number of paid claims.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2010

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	248	265	75	13,349,457	10,825,066	2,524,391
MISSOURI HOSPITAL PLAN	193	175	72	19,734,146	13,965,487	5,748,659
PROASSURANCE INDEMNITY COMPANY INC	95	126	23	7,412,100	5,723,991	1,688,109
MEDICAL PROTECTIVE COMPANY	99	79	22	2,919,816	649,632	2,270,184
EVEREST INDEMNITY INSURANCE COMPANY	79	62	0	0	0	0
INTERMED INSURANCE COMPANY	26	58	10	2,113,500	2,066,000	47,500
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	55	45	12	1,093,300	420,802	672,498
DOCTORS COMPANY AN INTERINS EXCHANGE	24	38	11	2,932,004	1,998,693	933,311
MEDICAL LIABILITY ALLIANCE	29	28	7	2,155,000	1,343,000	812,000
CONTINENTAL CASUALTY COMPANY	17	26	4	122,574	4,315	118,259
HEALTH CARE INDEMNITY INC	2	24	7	1,448,700	1,448,700	0
LEXINGTON INSURANCE COMPANY	72	21	4	264,498	65,000	149,498
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	17	21	3	503,626	253,626	250,000
COLUMBIA CASUALTY COMPANY	18	18	7	1,357,375	1,210,169	147,206
PHARMACISTS MUTUAL INSURANCE COMPANY	22	18	14	540,882	211,249	329,633
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	11	15	4	925,000	462,500	462,500
PREFERRED PHYSICIANS MEDICAL RRG INC	27	14	2	407,500	0	407,500
EVANSTON INSURANCE COMPANY	7	13	4	194,500	88,250	106,250
MEDICUS INSURANCE COMPANY	9	11	0	0	0	0
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	3	9	0	0	0	0
NCMIC INSURANCE COMPANY	6	9	5	295,577	240,077	55,500
ST LUKE'S HEALTH SYSTEM RISK RETENTION GROUP	11	9	3	2,112,500	1,688,000	424,500
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0	8	0	0	0	0
HUDSON SPECIALTY INSURANCE COMPANY	11	8	1	1,000	1,000	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	4	8	0	0	0	0
GALEN INSURANCE COMPANY	7	8	3	86,000	37,000	49,000
PODIATRY INSURANCE COMPANY OF AMERICA	7	7	3	183,000	103,000	80,000
NATIONAL FIRE AND MARINE INSURANCE COMPANY	1	7	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	2	7	2	400,000	0	400,000
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERIC	1	6	1	57,497	0	57,497
OMS NATIONAL INSURANCE COMPANY RRG	6	5	1	11,000	5,000	6,000
AMERICAN EQUITY INSURANCE CO	0	5	5	3,000,000	2,000,000	1,000,000
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANC	2	5	4	595,000	95,761	499,239
GENERAL STAR INDEMNITY COMPANY	2	4	1	220,000	0	220,000
DARWIN SELECT INSURANCE COMPANY	3	4	2	53,454	0	53,454
CHICAGO INSURANCE COMPANY	6	4	1	62,500	0	62,500
ST PAUL FIRE & MARINE INSURANCE COMPANY	0	4	1	25,000	22,750	2,250
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	26	4	1	62,500	62,500	0
CINCINNATI INSURANCE COMPANY THE	5	3	2	272,500	0	272,500
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	4	3	1	5,500	5,500	0
PROASSURANCE COMPANY OF WISCONSIN INC	1	3	0	0	0	0
PROASSURANCE SPECIALTY INSURANCE INC	0	3	1	85,000	0	85,000
ADMIRAL INSURANCE COMPANY	0	2	1	23,000	8,000	15,000
ARCH SPECIALTY INSURANCE COMPANY	2	2	1	140,000	0	140,000
TRUCK INSURANCE EXCHANGE	0	2	0	0	0	0
FORTRESS INSURANCE COMPANY	2	2	0	0	0	0
HOMELAND INSURANCE COMPANY OF NEW YORK	4	2	1	150,000	0	150,000
ESSEX INSURANCE COMPANY	1	1	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	0	1	0	0	0	0
NAUTILUS INSURANCE COMPANY	1	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMP	0	1	1	150,000	9,321	140,679
CHARTIS SPECIALTY INSURANCE COMPANY	0	1	1	35,000	0	35,000
ACE AMERICAN INSURANCE COMPANY	2	1	1	75,000	0	75,000
AMERICAN HOME ASSURANCE COMPANY	0	1	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	1	1	415,000	415,000	0
PACO ASSURANCE COMPANY INC	2	1	1	2,932	2,932	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMP	0	1	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	3	1	0	0	0	0
IRONSHORE SPECIALITY INSURANCE COMPANY	2	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2010

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
DARWIN NATIONAL ASSURANCE COMPANY	1	0	0	0	0	0
ONEBEACON INSURANCE COMPANY	1	0	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	3	0	0	0	0	0
ALL SELF INSUREDS	526	549	183	36,397,276	14,951,642	21,445,634
TOTAL	1,708	1,760	510	102,390,214	60,383,963	41,936,251

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2009

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	215	285	86	19,543,119	11,918,310	7,624,809
MISSOURI HOSPITAL PLAN	172	233	73	9,398,080	5,638,847	3,759,233
MEDICAL ASSURANCE COMPANY INC THE	123	205	29	6,361,366	3,562,424	2,798,942
INTERMED INSURANCE COMPANY	22	176	33	5,751,500	3,880,687	1,870,813
MEDICAL PROTECTIVE COMPANY	71	136	39	5,235,169	1,121,966	4,113,203
HEALTH CARE INDEMNITY INC	31	89	52	11,873,693	10,348,296	1,525,397
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	43	53	10	1,487,500	834,686	652,814
DOCTORS COMPANY AN INTERINS EXCHANGE	20	51	13	4,178,946	3,066,180	1,112,766
MEDICAL LIABILITY ALLIANCE	23	47	12	4,013,256	2,407,953	1,605,303
CHICAGO INSURANCE COMPANY	4	37	17	3,470,553	962,000	2,508,553
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	12	29	9	659,700	313,438	346,262
HUDSON SPECIALTY INSURANCE COMPANY	9	26	6	2,181,601	735,000	1,446,601
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	4	24	4	674,165	344,165	330,000
PHARMACISTS MUTUAL INSURANCE COMPANY	15	23	18	636,777	169,661	467,116
MID CENTURY INSURANCE COMPANY	0	21	5	840,000	390,000	450,000
EVEREST INDEMNITY INSURANCE COMPANY	28	20	3	975,000	358,000	617,000
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	3	19	1	35,000	0	35,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	2	19	6	1,237,500	565,000	672,500
COLUMBIA CASUALTY COMPANY	8	18	9	1,097,500	294,500	803,000
CONTINENTAL CASUALTY COMPANY	19	18	6	1,116,940	483,958	632,982
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	11	16	2	660,000	577,817	82,183
PREFERRED PROFESSIONAL INSURANCE COMPANY	5	16	6	2,532,500	581,250	1,951,250
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	15	15	2	192,500	157,046	35,454
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	9	14	4	1,062,500	205,000	857,500
NCMIC INSURANCE COMPANY	6	13	7	946,750	473,375	473,375
CINCINNATI INSURANCE COMPANY THE	5	12	6	892,060	64,874	827,186
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1	10	7	635,000	232,000	403,000
LEXINGTON INSURANCE COMPANY	16	9	4	539,500	5,000	534,500
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	7	8	3	713,500	0	713,500
PREFERRED PHYSICIANS MEDICAL RRG INC	11	7	4	528,476	9,466	519,010
TRUCK INSURANCE EXCHANGE	1	7	0	0	0	0
OMS NATIONAL INSURANCE COMPANY RRG	5	5	1	1,075,000	714,000	361,000
ARCH SPECIALTY INSURANCE COMPANY	1	5	5	72,915	72,915	0
RECIPROCAL OF AMERICA	0	5	3	168,879	101,327	67,552
NATIONAL GUARDIAN RISK RETENTION GROUP INC	0	5	5	1,440,000	0	1,440,000
FORTRESS INSURANCE COMPANY	1	5	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMP	9	5	5	380,000	62,573	317,427
ACE AMERICAN INSURANCE COMPANY	1	4	3	730,500	210,000	520,500
TIG INSURANCE COMPANY	0	4	2	400,000	249,882	150,118
TRAVELERS INDEMNITY COMPANY	0	4	4	600,000	94,877	505,123
DARWIN NATIONAL ASSURANCE COMPANY	0	3	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	3	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	3	3	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	0	2	0	0	0	0
CLARENDON AMERICA INSURANCE COMPANY	0	2	1	37,774	0	37,774
STEADFAST INSURANCE COMPANY	0	2	2	330,000	65,000	265,000
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	2	1	1,000,000	600,000	400,000
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0	2	1	85,000	36,000	49,000
CONTINENTAL INSURANCE COMPANY THE	0	2	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	2	1	75,000	0	75,000
PACO ASSURANCE COMPANY INC	0	2	0	0	0	0
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	5	2	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0	2	1	84,000	49,000	35,000
GALEN INSURANCE COMPANY	3	2	0	0	0	0
EVANSTON INSURANCE COMPANY	2	1	1	700,000	350,000	350,000
GENERAL STAR INDEMNITY COMPANY	0	1	1	95,000	0	95,000
INTERSTATE FIRE & CASUALTY COMPANY	0	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	1	0	0	0	0
IRONSHORE SPECIALITY INSURANCE COMPANY	0	1	1	500,000	500,000	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2009

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PHYSICIANS ASSOCIATES	0	1	0	0	0	0
FIREMANS FUND INSURANCE COMPANY	0	1	1	17,000	0	17,000
TRANSPORTATION INSURANCE COMPANY	0	1	1	15,000	0	15,000
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	2	1	1	40,150	40,150	0
CAPITOL SPECIALTY INSURANCE CORPORATION	0	1	0	0	0	0
CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP	0	1	1	64,984	0	64,984
ESSEX INSURANCE COMPANY	2	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
EVEREST NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
AMERICAN INSURANCE COMPANY THE	1	0	0	0	0	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY THE	1	0	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	1	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	6	0	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	1	0	0	0	0	0
MEDICUS INSURANCE COMPANY	1	0	0	0	0	0
ALL SELF INSURED	393	594	201	42,995,469	21,800,714	21,194,755
TOTAL	1,353	2,334	719	140,376,822	74,647,337	65,729,485

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2008

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MISSOURI PROFESSIONALS MUTUAL	224	294	60	9,926,547	5,932,492	3,994,055
PROASSURANCE INDEMNITY COMPANY INC	62	177	22	3,143,271	1,551,917	1,591,354
MISSOURI HOSPITAL PLAN	155	160	46	8,595,199	5,049,119	3,546,080
MEDICAL PROTECTIVE COMPANY	74	121	29	4,098,270	826,786	3,271,484
INTERMED INSURANCE COMPANY	31	108	9	875,595	291,446	584,149
CONTINENTAL CASUALTY COMPANY	11	48	18	1,741,251	741,776	999,475
HEALTH CARE INDEMNITY INC	25	46	14	2,215,500	1,776,465	439,035
COMMUNITY BLOOD CENTERS EXCHANGE	0	44	44	2,949,997	0	2,949,997
EVEREST INDEMNITY INSURANCE COMPANY	49	44	4	1,222,500	0	1,222,500
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	35	44	12	3,130,500	2,106,500	1,024,000
DOCTORS COMPANY AN INTERINS EXCHANGE	22	34	7	3,227,999	3,194,499	33,500
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	13	21	3	856,950	407,235	449,715
LEXINGTON INSURANCE COMPANY	15	17	6	1,063,005	775,930	287,075
PREFERRED PHYSICIANS MEDICAL RRG INC	20	16	2	416,000	0	416,000
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	23	16	3	1,795,000	1,625,000	170,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	0	15	6	2,326,500	987,250	1,339,250
EMERGENCY PHYSICIANS INSURANCE CO RRG	12	15	1	155,000	0	155,000
PHARMACISTS MUTUAL INSURANCE COMPANY	12	13	7	106,063	47,765	58,298
CHICAGO INSURANCE COMPANY	2	13	8	2,375,000	1,061,596	1,313,404
COLUMBIA CASUALTY COMPANY	7	12	8	907,500	219,675	687,825
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	20	12	3	515,000	145,875	369,125
MEDICAL LIABILITY ALLIANCE	27	12	4	847,500	508,500	339,000
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	3	12	6	2,785,000	1,695,000	1,090,000
OMS NATIONAL INSURANCE COMPANY RRG	6	10	0	0	0	0
PODIATRY INSURANCE COMPANY OF AMERICA	7	9	7	2,425,000	1,167,950	1,257,050
ARCH SPECIALTY INSURANCE COMPANY	1	9	1	80,000	28,000	52,000
NCMIC INSURANCE COMPANY	9	9	5	474,000	72,000	402,000
HUDSON SPECIALTY INSURANCE COMPANY	3	9	1	5,000	0	5,000
RECIPROCAL OF AMERICA	0	7	6	2,290,000	1,374,000	916,000
CINCINNATI INSURANCE COMPANY THE	4	6	2	17,500	0	17,500
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERIC	11	6	4	2,158,231	1,916,564	241,667
TRUCK INSURANCE EXCHANGE	2	6	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	6	0	0	0	0
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG	7	5	3	860,000	157,000	703,000
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	11	5	3	1,075,000	337,500	737,500
OCEANUS INSURANCE COMPANY RRG	1	5	2	71,500	0	71,500
TIG INSURANCE COMPANY	0	4	1	500,000	250,000	250,000
AMERICAN INSURANCE COMPANY THE	9	4	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANC	7	4	3	124,639	16,354	108,285
IRONSHORE SPECIALITY INSURANCE COMPANY	0	3	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	6	3	2	69,119	0	69,119
MID CENTURY INSURANCE COMPANY	2	3	2	107,500	27,500	80,000
EVEREST NATIONAL INSURANCE COMPANY	0	2	1	175,000	0	175,000
PACO ASSURANCE COMPANY INC	1	2	1	54,000	37,460	16,540
PROASSURANCE SPECIALTY INSURANCE INC	4	2	1	700,000	700,000	0
ESSEX INSURANCE COMPANY	3	1	0	0	0	0
EVANSTON INSURANCE COMPANY	10	1	1	50,000	0	50,000
ILLINOIS UNION INSURANCE COMPANY	2	1	0	0	0	0
STEADFAST INSURANCE COMPANY	1	1	1	15,000	2,000	13,000
PROVIDERS INS CO	0	1	0	0	0	0
GRANITE STATE INSURANCE COMPANY	0	1	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	3	1	1	16,000	4,578	11,422
CONTINENTAL INSURANCE COMPANY THE	0	1	1	1,700,000	1,200,000	500,000
TRANSPORTATION INSURANCE COMPANY	0	1	1	200,000	0	200,000
TRAVELERS INDEMNITY COMPANY	0	1	0	0	0	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMP	0	1	1	1,430,875	1,430,875	0
FORTRESS INSURANCE COMPANY	2	1	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	0	1	1	75,000	0	75,000
ADMIRAL INSURANCE COMPANY	1	0	0	0	0	0
NATIONAL FIRE AND MARINE INSURANCE COMPANY	8	0	0	0	0	0
AMERICAN ALTERNATIVE INSURANCE CORPORATION	2	0	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	1	0	0	0	0	0
ONEBEACON INSURANCE COMPANY	1	0	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	1	0	0	0	0	0
PROASSURANCE COMPANY OF WISCONSIN INC	1	0	0	0	0	0
HOMELAND INSURANCE COMPANY OF NEW YORK	3	0	0	0	0	0
GALEN INSURANCE COMPANY	10	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

COMPANY INDEMNITY ANALYSIS

2008

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	3	0	0	0	0	0
MEDICUS INSURANCE COMPANY	2	0	0	0	0	0
ALL SELF INSUREDS	426	523	199	45,786,418	21,766,357	24,020,061
TOTAL	1,415	1,949	573	115,734,929	59,432,964	56,301,965

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2008- 2010).

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2010 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80612 HOSPITAL NOT PROFIT BED	324	301	140	32,852,621	18,307,002	14,525,619
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	160	161	34	6,079,065	3,519,911	2,559,154
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	92	103	51	9,924,500	6,913,957	3,010,543
80257 INTERNAL MED NO SURGERY M.D.	47	77	14	2,657,030	1,799,714	857,316
80611 HOSPITAL FOR PROFIT BED	70	74	38	3,987,555	3,483,055	504,500
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	41	60	13	2,382,997	1,584,848	798,149
80143 SURGERY GENERAL NOC M.D.	64	54	16	5,589,352	3,940,225	1,649,127
80420 FAMILY PHYSICIAN NO SURGERY M.D.	69	49	8	1,417,500	707,500	710,000
80964 NURSES - RNS	87	49	3	240,000	100,000	140,000
80102 EMERGENCY MED NO SURGERY M.D.	36	40	4	115,000	31,000	84,000
80211 DENTIST NOC	46	35	10	339,920	217,759	122,161
80154 SURGERY ORTHOPEDIC M.D.	28	33	8	2,020,000	1,212,800	807,200
93215 HOSPITAL GOVERNMENT BED	50	29	9	222,250	114,088	108,162
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	28	28	3	777,500	571,500	206,000
80152 SURGERY NEUROLOGY M.D.	23	24	5	640,000	452,500	187,500
80151 ANESTHESIOLOGY M.D.	27	23	3	583,000	536,500	46,500
59112 PHARMACISTS	25	20	15	574,757	213,535	361,222
80274 GASTROENTEROLOGY MINOR SURG M.D.	12	19	2	275,000	173,000	102,000
80268 PHYSICIANS NO SURGERY NOC M.D.	6	17	6	2,208,750	913,250	1,295,500
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	11	17	3	1,710,000	1,058,000	652,000
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	18	17	9	3,182,500	362,000	2,820,500
80923 NURSE HOME FOR PROFIT BED	14	17	9	1,247,189	138,736	1,058,453
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	11	16	3	433,000	418,000	15,000
80284 INTERNAL MED MINOR SURG M.D.	5	16	2	692,500	415,500	277,000
80145 SURGERY UROLOGICAL M.D.	5	15	4	1,288,000	285,100	1,002,900
80156 SURGERY PLASTIC M.D.	14	15	3	261,534	157,043	104,491
80172 PHYS OR SURG MAJOR SURGERY M.D.	10	15	4	1,244,000	551,000	693,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	20	15	3	1,557,054	1,023,895	533,159
80617 HOSPITAL NOT PROFIT VISITS	31	15	5	748,500	143,400	605,100
80261 NEUROLOGY NO SURGERY M.D.	8	14	8	4,025,000	2,900,000	1,125,000
80993 CHIROPODIST	13	14	3	183,000	103,000	80,000
80998 NURSE NOC	7	14	2	50,001	5,001	45,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	25	14	1	25,000	0	25,000
80210 DENTIST ORAL SURGERY	7	13	4	57,000	9,241	47,759
80410 CHIROPRACTORS	9	13	6	298,509	243,009	55,500
80146 SURGERY VASCULAR M.D.	6	12	2	135,000	0	135,000
80269 PULMONARY DISEASE NO SURGERY M.D.	6	12	1	45,000	6,000	39,000
80117 SURGERY GENERAL PRACTICE M.D.	5	11	1	2,500,000	1,825,000	675,000
80267 PEDIATRICS NO SURGERY M.D.	9	11	2	360,000	200,000	160,000
80277 GYNECOLOGY MINOR SURG M.D.	1	11	0	0	0	0
80963 NURSES - LPNS	20	11	0	0	0	0
80141 SURGERY CARDIAC M.D.	2	9	2	360,000	0	360,000
80144 SURGERY THORACIC M.D.	3	9	2	1,060,000	650,000	410,000
80288 NEUROLOGY MINOR SURG M.D.	3	9	2	602,500	474,000	128,500
80960 NURSE ANESTHETISTS	4	9	5	917,120	252,120	665,000
80157 EMERGENCY MED MAJOR SURG M.D.	9	8	1	3,000	1,000	2,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	8	2	197,800	107,800	90,000
80235 PHYSIATRY M.D.	5	7	0	0	0	0
80249 PSYCHIATRY M.D.	2	7	3	535,000	206,464	328,536
84102 EMERGENCY MED NO SURGERY D.O.	8	7	2	273,000	0	273,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	8	6	1	97,500	48,750	48,750
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	6	4	272,500	232,500	40,000
84151 ANESTHESIOLOGY D.O.	5	6	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	5	6	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	8	6	0	0	0	0
80114 SURGERY OPHTHALMOLOGY M.D.	4	5	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	10	5	1	75,000	75,000	0
80246 INFECT DISEASE NO SURGERY M.D.	3	5	1	62,500	50,000	12,500
80256 DERMATOLOGY NO SURGERY M.D.	3	5	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	2	5	3	53,528	74	53,454
80924 NURSE HOME NOT PROFIT BED	5	5	5	622,500	118,334	504,166
84143 SURGERY GENERAL NOC D.O.	4	5	3	214,128	133,747	80,381
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	10	5	2	950,000	950,000	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	3	4	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	4	4	2	1,060,000	1,000,000	60,000
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	7	4	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2010 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
84268 PHYSICIANS NO SURGERY NOC D.O.	1	4	1	418,316	409,162	9,154
80131 MILITARY NO SURGERY M.D.	0	3	0	0	0	0
80213 DENTIST EMPLOYED NOC	2	3	0	0	0	0
80236 PUBLIC HEALTH M.D.	1	3	1	25,000	22,750	2,250
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	3	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	3	1	250,000	150,000	100,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	0	3	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	3	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	4	3	0	0	0	0
80938 PHYSIOTHERAPISTS	1	3	0	0	0	0
80941 EMERGENCY EMTS	0	3	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	6	3	0	0	0	0
84249 PSYCHIATRY D.O.	1	3	2	325,000	125,000	200,000
80115 SURGERY COLON AND RECTAL M.D.	0	2	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	2	1	187,500	110,625	76,875
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	0	2	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	2	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	0	2	0	0	0	0
80233 OCCUPATIONAL MED M.D.	0	2	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	2	0	0	0	0
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	2	0	0	0	0
80443 PHYS NO MAJ SURG COLONSCOPY M.D.	4	2	0	0	0	0
80610 HOSPITAL FOR PROFIT VISITS	5	2	2	32,738	3,432	29,306
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	2	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	3	2	0	0	0	0
80104 SURGERY GASTROENTEROLOGY M.D.	0	1	0	0	0	0
80105 SURGERY GERIATRICS M.D.	1	1	0	0	0	0
80106 SURGERY LARYNGOLOGY M.D.	0	1	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	0	1	0	0	0	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	1	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	1	0	0	0	0
80169 SURGERY HAND M.D.	1	1	0	0	0	0
80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	0	1	1	415,000	415,000	0
80212 DENTIST EMPLOYED ORAL SURGERY	0	1	0	0	0	0
80216 DENTIST MILITARY	1	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	3	1	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	1	1	350,000	210,000	140,000
80278 HEMATOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	1	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	0	1	1	11,000	2,136	8,864
80951 NURSE HOME FOR PROFIT VISITS	1	1	0	0	0	0
80994 OPTOMETRISTS	1	1	0	0	0	0
84116 PHYSICIAN OR SURGEONS ASSISTANTS D.O.	0	1	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	1	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	1	0	0	0	0
84238 ENDOCRINOLOGY NO SURGERY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	0	1	1	90,000	0	90,000
84269 PULMONARY DISEASE NO SURGERY D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	2	1	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	0	1	0	0	0	0
80175 PHYS OR SURG MAJOR SURGERY M.D. GROUP 4	1	0	0	0	0	0
80214 DENTIST EMPLOYED X-RAY THERAPY	1	0	0	0	0	0
80222 HOSPITALIST	7	0	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	0	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	0	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	1	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2010 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80294 PHYSICIAN MINOR SURGERY NOC M.D.	2	0	0	0	0	0
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	2	0	0	0	0	0
80942 EMERGENCY EMTS	1	0	0	0	0	0
80952 NURSE HOME NOT PROFIT VISITS	1	0	0	0	0	0
80962 MIDWIVES	2	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	0	0	0	0	0
84255 CARDIOVASCULAR DISEASE NO SURGERY D.O.	1	0	0	0	0	0
84256 DERMATOLOGY NO SURGERY D.O.	1	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	1	0	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	0	0	0	0	0
84449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION DO	1	0	0	0	0	0
84801 MANIPULATOR D.O.	1	0	0	0	0	0
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	1	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	4	0	0	0	0	0
TOTAL	1,708	1,760	510	102,390,214	60,383,963	41,936,251

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2009 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80612 HOSPITAL NOT PROFIT BED	250	460	176	34,855,991	20,153,523	14,702,468
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	107	284	80	17,163,514	8,919,393	8,244,121
80611 HOSPITAL FOR PROFIT BED	74	120	67	9,519,565	6,530,547	2,989,018
80143 SURGERY GENERAL NOC M.D.	48	94	24	5,495,278	2,717,510	2,777,768
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	38	85	23	6,019,666	3,614,269	2,405,397
80257 INTERNAL MED NO SURGERY M.D.	38	82	23	3,672,619	1,399,333	2,273,286
80211 DENTIST NOC	51	63	15	605,102	130,582	474,520
80268 PHYSICIANS NO SURGERY NOC M.D.	28	60	16	3,056,816	1,841,752	1,215,064
80154 SURGERY ORTHOPEDIC M.D.	37	56	11	935,500	122,500	813,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	65	56	19	3,446,185	2,480,417	965,768
93215 HOSPITAL GOVERNMENT BED	42	53	21	2,542,412	1,490,047	1,052,365
80964 NURSES - RNS	25	51	16	1,643,200	621,726	1,021,474
80420 FAMILY PHYSICIAN NO SURGERY M.D.	37	47	12	1,736,946	924,033	812,913
80151 ANESTHESIOLOGY M.D.	16	39	7	451,976	134,466	317,510
80102 EMERGENCY MED NO SURGERY M.D.	32	36	10	2,524,000	529,000	1,995,000
80249 PSYCHIATRY M.D.	5	31	0	0	0	0
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	14	27	6	922,000	554,417	367,583
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	15	26	7	1,960,000	715,000	1,245,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	26	10	4,445,000	4,095,000	350,000
59112 PHARMACISTS	18	25	20	856,777	199,661	657,116
84420 FAMILY PHYSICIAN NO SURGERY D.O.	18	25	9	2,745,000	1,371,109	1,373,891
80152 SURGERY NEUROLOGY M.D.	17	24	7	1,313,553	815,000	498,553
80993 CHIROPODIST	12	23	6	1,260,000	672,694	587,306
80156 SURGERY PLASTIC M.D.	9	22	7	1,205,678	670,178	535,500
80145 SURGERY UROLOGICAL M.D.	6	20	6	2,581,666	701,153	1,880,513
80284 INTERNAL MED MINOR SURG M.D.	12	19	2	235,834	143,500	92,334
80923 NURSE HOME FOR PROFIT BED	25	19	13	2,063,060	241,922	1,821,138
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	11	17	2	1,005,000	430,000	575,000
80267 PEDIATRICS NO SURGERY M.D.	13	16	2	1,050,000	200,000	850,000
80410 CHIROPRACTORS	5	16	10	1,719,750	713,375	1,006,375
80236 PUBLIC HEALTH M.D.	2	15	5	1,100,000	550,000	550,000
80998 NURSE NOC	14	15	3	185,000	135,000	50,000
80266 PATHOLOGY NO SURGERY M.D.	4	14	2	600,000	517,969	82,031
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	19	14	1	375,000	120,000	255,000
80144 SURGERY THORACIC M.D.	6	13	2	52,500	34,122	18,378
80172 PHYS OR SURG MAJOR SURGERY M.D.	12	13	4	2,062,500	18,018	2,044,482
80274 GASTROENTEROLOGY MINOR SURG M.D.	8	13	3	1,409,173	467,300	941,873
84257 INTERNAL MED NO SURGERY D.O.	3	12	5	129,440	69,440	60,000
80210 DENTIST ORAL SURGERY	9	11	4	1,139,327	727,327	412,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	8	11	3	529,167	49,094	480,073
80117 SURGERY GENERAL PRACTICE M.D.	8	10	4	2,960,000	2,229,050	730,950
80141 SURGERY CARDIAC M.D.	2	10	2	800,000	704,762	95,238
80235 PHYSIATRY M.D.	2	10	1	25,000	0	25,000
84268 PHYSICIANS NO SURGERY NOC D.O.	8	10	3	2,475,000	1,117,000	1,358,000
80157 EMERGENCY MED MAJOR SURG M.D.	9	9	2	205,000	185,000	20,000
80261 NEUROLOGY NO SURGERY M.D.	5	9	2	64,165	28,655	35,510
80963 NURSES - LPNS	4	9	2	300,000	250,000	50,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	7	9	2	560,000	500,000	60,000
80167 SURGERY GYNECOLOGY M.D.	3	8	1	18,946	18,946	0
84102 EMERGENCY MED NO SURGERY D.O.	10	8	3	1,426,909	1,378,909	48,000
80114 SURGERY OPHTHALMOLOGY M.D.	2	7	1	3,000	3,000	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	7	2	365,000	200,000	165,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	7	1	75,000	30,000	45,000
80269 PULMONARY DISEASE NO SURGERY M.D.	7	7	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	2	7	4	196,984	95,000	101,984
80146 SURGERY VASCULAR M.D.	7	6	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	15	6	1	260,000	90,000	170,000
80293 PEDIATRICS MINOR SURG M.D.	3	6	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	6	0	0	0	0
84151 ANESTHESIOLOGY D.O.	2	6	1	91,667	33,333	58,334
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	5	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	7	5	3	937,500	456,250	481,250
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	4	1	55,000	41,460	13,540
80168 SURGERY OBSTETRICS M.D.	1	4	2	725,000	0	725,000
80260 NEPHROLOGY NO SURGERY M.D.	4	4	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	4	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2009 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80994 OPTOMETRISTS	1	4	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	6	4	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	4	1	175,000	50,000	125,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	3	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	3	3	1	300,000	0	300,000
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	3	1	350,000	219,882	130,118
80243 GERIATRICS NO SURGERY M.D.	0	3	1	30,000	30,000	0
80283 INTENSIVE CARE MEDICINE M.D.	1	3	1	95,000	0	95,000
80287 NEPHROLOGY MINOR SURG M.D.	0	3	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	2	3	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	3	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	3	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	3	3	2	455,000	146,000	309,000
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	3	3	580,000	500,000	80,000
84284 INTERNAL MED MINOR SURG D.O.	0	3	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	1	2	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	2	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	13	2	1	200,000	10,000	190,000
80617 HOSPITAL NOT PROFIT VISITS	13	2	1	15,000	0	15,000
80938 PHYSIOTHERAPISTS	1	2	0	0	0	0
80960 NURSE ANESTHETISTS	1	2	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	0	2	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	2	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	0	0	0	0
80169 SURGERY HAND M.D.	0	1	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	2	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	0	1	1	421,373	33,130	388,243
80244 GYNECOLOGY NO SURGERY M.D.	0	1	1	250,000	0	250,000
80245 HEMATOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	2	1	0	0	0	0
80254 ALLERGY M.D.	0	1	1	175,000	100,000	75,000
80256 DERMATOLOGY NO SURGERY M.D.	1	1	1	12,500	10,000	2,500
80278 HEMATOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	0	1	1	200,000	125,000	75,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEOPATHIC	1	1	0	0	0	0
80941 EMERGENCY EMTS	0	1	1	14,583	14,583	0
80950 PARTNERSHIP LIABILITY CHIROPODIST	0	1	0	0	0	0
84131 MILITARY NO SURGERY D.O.	0	1	1	200,000	100,000	100,000
84144 SURGERY THORACIC D.O.	0	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84148 ADD CHG EMPLOYED TECH RADIUM D.O.	0	1	1	20,000	2,000	18,000
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	1	0	0	0	0
84249 PSYCHIATRY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	0	1	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	0	1	1	275,000	75,000	200,000
84277 GYNECOLOGY MINOR SURG D.O.	1	1	0	0	0	0
84278 HEMATOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	1	450,000	50,000	400,000
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	0	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	0	0	0	0	0
80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0
84233 OCCUPATIONAL MED D.O.	1	0	0	0	0	0
84289 OPHTHALMOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	1	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2009 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
TOTAL	1,353	2,334	719	140,376,822	74,647,337	65,729,485

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2008 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80612 HOSPITAL NOT PROFIT BED	268	352	161	31,225,407	15,265,418	15,959,989
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	117	206	61	13,543,992	7,484,997	6,058,995
80611 HOSPITAL FOR PROFIT BED	80	84	41	6,819,685	2,221,707	4,597,978
80257 INTERNAL MED NO SURGERY M.D.	27	68	9	2,110,839	1,201,058	909,781
80211 DENTIST NOC	46	63	11	305,780	143,280	162,500
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	77	63	26	5,287,813	3,039,110	2,248,703
80143 SURGERY GENERAL NOC M.D.	48	54	13	2,361,055	794,500	1,566,555
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	41	54	10	2,603,055	1,741,394	861,661
93215 HOSPITAL GOVERNMENT BED	34	52	13	870,642	492,385	378,257
80102 EMERGENCY MED NO SURGERY M.D.	39	44	6	1,120,000	90,000	1,030,000
80992 BLOOD BANKS	0	44	44	2,949,997	0	2,949,997
80420 FAMILY PHYSICIAN NO SURGERY M.D.	35	43	5	291,667	85,000	206,667
80268 PHYSICIANS NO SURGERY NOC M.D.	20	42	10	3,459,750	1,625,084	1,834,666
80964 NURSES - RNS	35	41	3	535,000	245,875	289,125
80154 SURGERY ORTHOPEDIC M.D.	23	38	8	2,696,564	2,248,564	448,000
80151 ANESTHESIOLOGY M.D.	26	37	8	3,543,500	1,842,000	1,701,500
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	20	27	4	755,000	280,000	475,000
80172 PHYS OR SURG MAJOR SURGERY M.D.	11	26	3	1,662,125	1,533,435	128,690
84420 FAMILY PHYSICIAN NO SURGERY D.O.	22	21	2	75,000	75,000	0
80152 SURGERY NEUROLOGY M.D.	21	20	5	2,090,000	1,475,000	615,000
80117 SURGERY GENERAL PRACTICE M.D.	9	19	6	492,500	263,209	229,291
80145 SURGERY UROLOGICAL M.D.	16	18	3	353,750	179,600	174,150
80923 NURSE HOME FOR PROFIT BED	19	18	11	980,889	175,539	805,350
84102 EMERGENCY MED NO SURGERY D.O.	11	18	7	1,477,500	10,900	1,466,600
59112 PHARMACISTS	14	17	9	204,063	47,765	156,298
80267 PEDIATRICS NO SURGERY M.D.	9	17	5	900,000	10,000	890,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	6	17	3	1,537,500	1,094,025	443,475
80998 NURSE NOC	17	17	0	0	0	0
80210 DENTIST ORAL SURGERY	13	16	2	124,250	82,500	41,750
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	11	16	2	103,450	50,000	53,450
80284 INTERNAL MED MINOR SURG M.D.	15	16	4	1,241,647	335,000	906,647
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	11	15	2	275,000	228,951	46,049
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	14	14	0	0	0	0
80236 PUBLIC HEALTH M.D.	1	13	6	2,326,500	987,250	1,339,250
80274 GASTROENTEROLOGY MINOR SURG M.D.	13	13	1	200,000	0	200,000
80249 PSYCHIATRY M.D.	3	12	2	75,000	50,000	25,000
80993 CHIROPODIST	12	11	8	2,450,000	1,167,950	1,282,050
80146 SURGERY VASCULAR M.D.	3	10	1	125,000	0	125,000
80278 HEMATOLOGY MINOR SURG M.D.	0	10	1	200,000	200,000	0
80410 CHIROPRACTORS	12	9	5	144,000	114,038	29,962
84268 PHYSICIANS NO SURGERY NOC D.O.	2	9	5	832,500	369,500	463,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	8	3	2,000,000	1,800,000	200,000
80283 INTENSIVE CARE MEDICINE M.D.	3	8	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	2	8	1	1,000,000	700,000	300,000
80963 NURSES - LPNS	12	8	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	6	8	2	115,000	27,300	87,700
80141 SURGERY CARDIAC M.D.	8	7	0	0	0	0
80156 SURGERY PLASTIC M.D.	20	7	1	12,500	7,500	5,000
80277 GYNECOLOGY MINOR SURG M.D.	1	7	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	0	7	3	7,480,000	6,883,900	596,100
84154 SURGERY ORTHOPEDIC D.O.	1	7	0	0	0	0
84257 INTERNAL MED NO SURGERY D.O.	3	7	2	560,000	330,315	229,685
80157 EMERGENCY MED MAJOR SURG M.D.	2	6	1	200,000	13,649	186,351
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	6	6	2	7,524	7,524	0
80617 HOSPITAL NOT PROFIT VISITS	6	6	4	1,307,500	765,000	542,500
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	1	6	1	300,000	300,000	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	4	6	1	25,000	25,000	0
84278 HEMATOLOGY MINOR SURG D.O.	0	6	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	5	5	0	0	0	0
80144 SURGERY THORACIC M.D.	2	5	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	1	5	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	1	5	0	0	0	0
80261 NEUROLOGY NO SURGERY M.D.	2	5	0	0	0	0
80960 NURSE ANESTHETISTS	7	5	1	230,000	0	230,000
80994 OPTOMETRISTS	2	5	2	140,000	57,000	83,000
84284 INTERNAL MED MINOR SURG D.O.	0	5	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2008 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
80235 PHYSIATRY M.D.	7	4	1	200,000	0	200,000
80245 HEMATOLOGY NO SURGERY M.D.	1	4	1	200,000	200,000	0
80260 NEPHROLOGY NO SURGERY M.D.	2	4	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	6	4	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	3	4	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	4	1	64,000	0	64,000
84143 SURGERY GENERAL NOC D.O.	6	4	1	225,000	70,903	154,097
84151 ANESTHESIOLOGY D.O.	4	4	1	142,500	142,500	0
80114 SURGERY OPHTHALMOLOGY M.D.	7	3	1	60,000	36,000	24,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	3	1	17,500	0	17,500
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	1	3	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	3	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	3	3	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	10	3	1	400,000	0	400,000
80941 EMERGENCY EMTS	0	3	1	80,000	28,000	52,000
84241 GASTROENTEROLOGY NO SURGERY D.O.	0	3	1	75,000	75,000	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	3	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	3	1	3,750	0	3,750
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	2	2	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	5	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	2	1	125,000	0	125,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	0	2	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	3	2	1	18,500	18,500	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	2	1	6,000	0	6,000
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	1	2	1	450,000	250,000	200,000
80108 SURGERY NEPHROLOGY M.D.	1	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	3	1	1	75,000	0	75,000
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	0	1	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	0	1	1	125,000	111,683	13,317
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	0	1	0	0	0	0
80213 DENTIST EMPLOYED NOC	4	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	1	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	1	0	0	0	0
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	8	1	1	175,000	100,000	75,000
80938 PHYSIOTHERAPISTS	2	1	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	1	1	175,000	71,560	103,440
80995 PHYSIOTHERAPISTS	0	1	1	150,000	11,596	138,404
84157 EMERGENCY MED MAJOR SURG D.O.	2	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	1	0	0	0	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	1	1	1	775,000	150,000	625,000
84235 PHYSICAL MED AND REHABILITATION D.O.	0	1	1	85,000	0	85,000
84249 PSYCHIATRY D.O.	3	1	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	2	1	0	0	0	0
84277 GYNECOLOGY MINOR SURG D.O.	3	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	1	379,735	0	379,735
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
99999 HMO RELATED	0	1	0	0	0	0
80105 SURGERY GERIATRICS M.D.	2	0	0	0	0	0
80106 SURGERY LARYNGOLOGY M.D.	1	0	0	0	0	0
80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2	1	0	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	0	0	0	0	0
80222 HOSPITALIST	1	0	0	0	0	0
80233 OCCUPATIONAL MED M.D.	2	0	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	0	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	1	0	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	0	0	0	0	0

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2008 PROFESSION SPECIALTY	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	2	0	0	0	0	0
91217 MENTAL INSTITUTE GOVERNMENT VISITS	1	0	0	0	0	0
TOTAL	1,415	1,949	573	115,734,929	59,432,964	56,301,965

Section VI

Claim Study by Means of Disposition

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type, the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	127	24.9%	6	15	4	21,840	30,004	51,844
Lawsuits Settled Before Trial	363	71.2%	21	52	6	143,049	97,338	240,580
Total Settled	490	96.1%	17	42	5	111,634	79,886	191,663
Court Dispositions								
Direct Verdict for Plaintiff	1	0.2%	64	118	4	139,543	94,491	234,034
Judgment NWS Verdict for Defendant	2	0.4%	34	61	6	4,000	50,000	54,000
Judgment for Plaintiff	12	2.4%	15	59	5	328,818	110,822	439,639
Judgment for Plaintiff After Appeal	5	1.0%	29	105	5	318,004	253,516	571,520
Total Court Dispositions	20	3.9%	23	73	5	284,169	139,597	423,765
Total Paid Claim Dispositions	510	100.0%	17	44	5	118,400	82,228	200,765
	89							
In Favor of Defendant								
Claims Closed Before Litigation	237	19.0%	11	27	4	2,738		
Lawsuits Closed or Abandoned Before Trial	937	75.0%	24	49	5		18,326	
Court Dispositions								
Direct Verdict for Defendant	9	0.7%	30	75	5	66,809		
Judgment for Defendant	63	5.0%	26	67	5	83,663		
Judgment for Defendant After Appeal	4	0.3%	13	76	7		172,502	
Total Court Dispositions	76	6.1%	26	69	5	86,343		
Total Unpaid Claim Dispositions	1,250	100.0%	21	46	5		19,506	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	12	8.5%	6	15	4	82,375	56,125	138,500
Lawsuits Settled Before Trial	115	81.0%	25	59	6	163,880	94,994	258,874
Total Settled	127	89.4%	23	55	6	156,179	91,321	247,500
Court Dispositions								
Direct Verdict for Plaintiff	1	0.7%	64	118	4	139,543	94,491	234,034
Judgment NWS Verdict for Defendant	1	0.7%	48	68	9	8,000	15,000	66,888
Judgment for Plaintiff	10	7.0%	16	56	5	301,581	132,986	434,567
Judgment for Plaintiff After Appeal	3	2.1%	28	110	5	261,667	130,000	391,667
Total Court Dispositions	15	10.6%	24	72	5	263,224	121,957	385,180
Total Paid Claim Dispositions	142	100.0%	23	57	6	167,486	94,557	262,044
	90							67,738
In Favor of Defendant								
Claims Closed Before Litigation	96	14.6%	12	26	4		4,983	
Lawsuits Closed or Abandoned Before Trial	522	79.2%	25	51	6			20,067
Court Dispositions								
Direct Verdict for Defendant	5	0.8%	16	56	5		61,491	
Judgment for Defendant	34	5.2%	28	73	6		97,137	
Judgment for Defendant After Appeal	2	0.3%	2	82	8		285,894	
Total Court Dispositions	41	6.2%	25	72	6		101,997	
Total Unpaid Claim Dispositions	659	100.0%	23	48	5		22,967	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2010

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Claims Settled Before Litigation									
Lawsuits Settled Before Trial	60	36.1%	5	13	4	20,992	35,307	56,298	
	106	63.9%	18	49	6	177,311	110,026	287,526	
Total Settled	166	100.0%	13	36	5	120,810	83,019	203,950	
Court Dispositions									
Total Paid Claim Dispositions	166	100.0%	13	36	5	120,810	83,019	203,950	
In Favor of Defendant									
Claims Closed Before Litigation									
Lawsuits Closed or Abandoned Before Trial	64	33.0%	11	31	3			1,704	
	122	62.9%	21	46	6			13,034	
Court Dispositions									
Direct Verdict for Defendant	1	0.5%	105	160	5			120,331	
Judgment for Defendant	6	3.1%	14	42	6			76,082	
Judgment for Defendant After Appeal	1	0.5%	15	52	3			118,220	
Total Court Dispositions	8	4.1%	26	58	5			86,881	
Total Unpaid Claim Dispositions	194	100.0%	18	42	5			12,342	

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009**

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	113	21.9%	7	16	4	12,212	33,444	45,656
Lawsuits Settled Before Trial	380	73.6%	17	51	6	176,162	97,197	273,544
Total Settled	493	95.5%	15	43	6	138,584	82,584	221,310
Court Dispositions								
Direct Verdict For Plaintiff	4	0.8%	15	74	4	75,617	173,187	248,804
Judgment For Plaintiff	15	2.9%	19	63	7	320,101	229,885	549,986
Judgment For Plaintiff After Appeal	4	0.8%	17	128	5	235,160	144,375	379,535
Total Court Dispositions	23	4.5%	18	76	6	262,810	205,153	467,963
Total Paid Claim Dispositions	516	100.0%	15	45	6	144,121	88,048	232,304
								49,495
In Favor of Defendant								
Claims Closed Before Litigation	229	17.5%	8	25	4	2,099		
Lawsuits Closed or Abandoned Before Trial	981	74.9%	22	51	6	20,047		
Court Dispositions								
Direct Verdict for Defendant	17	1.3%	18	62	7	64,185		
Judgment NWS Verdict for Plaintiff	2	0.2%	17	74	6	74,331		
Judgment for Defendant	70	5.3%	20	66	6	84,598		
Judgment for Defendant After Appeal	10	0.8%	38	83	4	107,060		
Total Court Dispositions	99	7.6%	22	67	6	83,154		
Total Unpaid Claim Dispositions	1,309	100.0%	19	47	5	21,680		

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009**

POLICIES ISSUED TO PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Claims Settled Before Litigation									
Lawsuits Settled Before Trial	14	8.6%	6	16	4	11,837	89,198	101,036	
	139	85.8%	19	53	6	151,748	110,526	262,274	
Total Settled	153	94.4%	18	50	6	138,946	108,574	247,520	
Court Dispositions									
Judgment for Plaintiff									
Judgment for Plaintiff After Appeal	8	4.9%	13	55	7	238,346	266,816	505,162	
	1	0.6%	24	237	5	511,217	0	511,217	
Total Court Dispositions	9	5.6%	15	75	7	268,665	237,169	505,835	
Total Paid Claim Dispositions	162	100.0%	17	51	6	146,153	115,718	261,871	
In Favor of Defendant									
Claims Closed Before Litigation									
Lawsuits Closed or Abandoned Before Trial	83	13.1%	12	27	4	2,496			
	507	80.0%	22	52	6		19,881		
Court Dispositions									
Direct Verdict for Defendant									
Judgment for Defendant	9	1.4%	19	68	8	67,004			
	31	4.9%	22	74	7	94,328			
	4	0.6%	35	92	4	105,481			
Total Court Dispositions	44	6.9%	22	74	7		89,753		
Total Unpaid Claim Dispositions	634	100.0%	21	50	6			22,454	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2009

HOSPITALS

Disposition	Claim Reports		Average Months		Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Claims Settled Before Litigation									
Lawsuits Settled Before Trial	51	31.7%	7	16	4	14,837	22,004	36,841	
	102	63.4%	14	50	6	300,799	94,944	395,743	
Total Settled	153	95.0%	12	39	5	205,479	70,631	276,109	
Court Dispositions									
Direct Verdict for Plaintiff	3	1.9%	11	55	3	100,823	67,215	168,038	
Judgment for Plaintiff	3	1.9%	55	93	6	560,000	366,667	926,667	
Judgment for Plaintiff after Appeal	2	1.2%	5	96	7	214,711	287,500	502,211	
Total Paid Claim Dispositions	8	5.0%	26	80	5	301,486	234,581	536,067	
Total Paid Claim Dispositions	161	100.0%	12	41	5	210,249	78,777	289,026	
In Favor of Defendant									
Claims Closed Before Litigation									
Lawsuits Closed or Abandoned Before Trial	77	30.3%	4	23	4		2,294		
	166	65.4%	20	51	6			18,505	
Court Dispositions									
Direct Verdict for Defendant	4	1.6%	10	44	5		73,724		
Judgment NWS Verdict for Plaintiff	1	0.4%	20	103	5		82,491		
Judgment for Defendant	5	2.0%	17	57	7		45,098		
Judgment for Defendant after Appeal	1	0.4%	111	160	5		574,309		
Total Court Dispositions	11	4.3%	23	66	6		107,017		
Total Unpaid Claim Dispositions	254	100.0%	15	43	5		17,424		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Severity	Average Paid		
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity
In Favor of Plaintiff								
Claims Settled Before Litigation	123	21.5%	8	26	4	33,100	36,944	70,044
Lawsuits Settled Before Trial	435	75.9%	20	62	6	123,497	112,282	235,779
Total Settled	558	97.4%	18	54	6	103,571	95,675	199,246
Court Dispositions								
Direct Verdict for Plaintiff	3	0.5%	19	63	3	131,283	316,578	447,861
Judgment for Plaintiff	8	1.4%	21	62	6	96,082	126,919	223,000
Judgment for Plaintiff After Appeal	4	0.7%	46	124	8	119,524	237,500	357,024
Total Court Dispositions	15	2.6%	27	79	6	109,373	194,339	303,712
Total Paid Claim Dispositions	573	100.0%	18	55	6	103,722	98,258	201,981
In Favor of Defendant								
Claims Closed Before Litigation	212	15.4%	9	25	4	1,806		
Lawsuits Closed or Abandoned Before Trial	1,088	79.1%	26	56	6	16,750		
Court Dispositions								
Direct Verdict for Defendant	9	0.7%	22	61	8	76,797		
Judgment NWS Verdict for Plaintiff	1	4.2%	15	40	1	0		
Judgment for Defendant	58	0.6%	21	58	5	62,707		
Judgment for Defendant After Appeal	8	5.5%	21	83	7	93,492		
Total Court Dispositions	76	100.0%	23	51	6	66,791		
Total Unpaid Claim Dispositions	1,376	100.0%				17,212		

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008**

POLICIES ISSUED TO PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	
In Favor of Plaintiff									
Claims Settled Before Litigation									
Lawsuits Settled Before Trial	13	8.7%	8	16	3	41,340	37,046	78,386	
	126	84.6%	19	55	7	174,988	124,454	299,442	
Total Settled	139	93.3%	18	51	6	162,488	116,279	278,767	
Court Dispositions									
Direct Verdict for Plaintiff	1	0.7%	16	79	3	0	379,735	379,735	
Judgment for Plaintiff	6	4.0%	22	66	6	122,859	93,225	216,083	
Judgment for Plaintiff After Appeal	3	2.0%	45	114	7	159,365	233,333	182,454	
Total Court Dispositions	10	6.7%	28	81	6	121,525	163,908	285,433	
Total Paid Claim Dispositions	149	100.0%	19	53	6	159,739	119,476	279,215	
In Favor of Defendant									
Claims Closed Before Litigation									
Lawsuits Closed or Abandoned Before Trial	77	10.6%	11	29	4		1,994		
	614	84.2%	27	55	7			17,050	
Court Dispositions									
Direct Verdict for Defendant	5	0.7%	19	57	7		54,450		
Judgment for Defendant	27	3.7%	19	59	5		90,027		
Judgment for Defendant After Appeal	6	0.8%	20	80	7		124,542		
Total Court Dispositions	38	5.2%	19	62	6			90,796	
Total Unpaid Claim Dispositions	729	100.0%	25	53	6			19,304	

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION
DISPOSITION OF CLAIM - 2008**

HOSPITALS

Section VII

Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous sections of this report present data on the number of claims. A claim corresponds to a single practitioner or institution against whom a demand for damages has been made. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DIFP database.

This section presents two alternative methods of aggregating the data, only recently available to DIFP's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DIFP claims data. See the executive summary for further discussion.

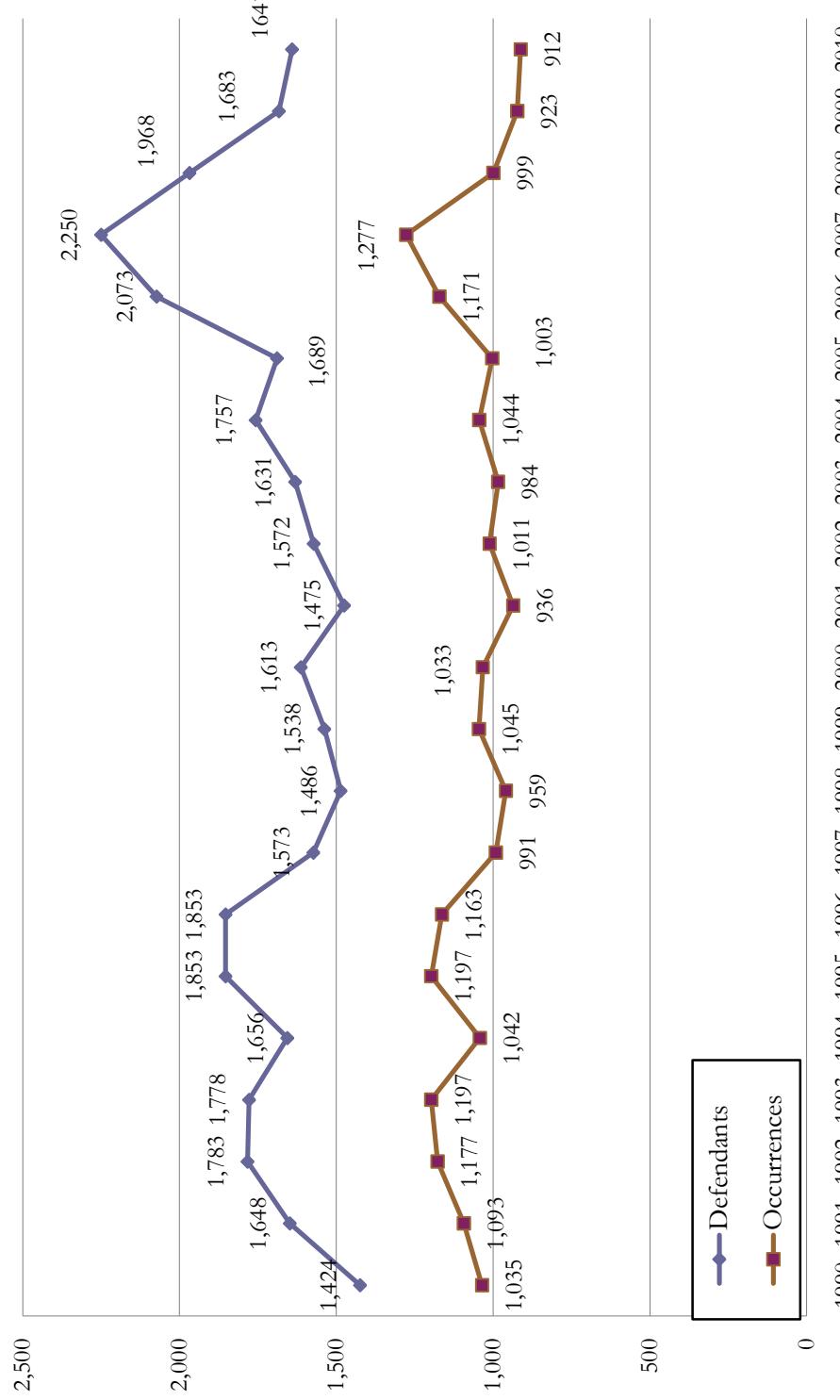
Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physicians excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
Total	1		3		6

Data aggregated on *per occurrence* and *per defendant* bases largely mirror the claim trends presented in earlier sections.

Note that the number of closed claims presented here will not equal the number presented elsewhere. This is because an occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication or for some defendants to be removed and others added. Claims are here considered closed in the year in which the occurrence is closed, regardless of when the individual claim was closed. This method is intended to present claims and defendants with their associated occurrences.

	Claims			Defendants			Occurrences		
Year Closed	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity	Closed	Paid	Average Indemnity
1990	1,471	562	\$86,314	1,424	539	\$89,997	1,035	451	\$107,557
1991	1,705	616	\$130,883	1,648	595	\$135,503	1,093	478	\$168,670
1992	1,847	538	\$122,957	1,783	535	\$123,646	1,177	438	\$151,029
1993	1,836	574	\$160,607	1,778	562	\$164,036	1,197	461	\$199,975
1994	1,728	554	\$120,952	1,656	543	\$123,403	1,042	466	\$143,793
1995	1,976	636	\$128,213	1,853	625	\$130,469	1,197	509	\$160,203
1996	1,954	609	\$155,317	1,853	597	\$158,439	1,163	507	\$186,564
1997	1,660	537	\$161,835	1,573	520	\$167,125	991	428	\$203,049
1998	1,558	481	\$149,933	1,486	465	\$155,092	959	412	\$175,044
1999	1,622	567	\$135,016	1,538	558	\$137,193	1,045	480	\$159,487
2000	1,738	487	\$211,039	1,613	472	\$217,745	1,033	391	\$262,854
2001	1,572	503	\$171,244	1,475	496	\$173,660	936	392	\$219,734
2002	1,663	533	\$205,432	1,572	523	\$209,360	1,011	444	\$246,611
2003	1,709	560	\$211,850	1,631	550	\$215,701	984	445	\$266,597
2004	1,872	540	\$237,925	1,757	533	\$241,050	1,044	426	\$301,595
2005	1,814	506	\$266,006	1,689	495	\$270,823	1,003	400	\$336,498
2006	2,206	528	\$229,225	2,073	522	\$231,860	1,171	437	\$276,959
2007	2,396	706	\$186,851	2,250	695	\$189,809	1,277	580	\$227,443
2008	2,095	603	\$199,460	1,968	593	\$202,824	999	458	\$262,608
2009	1,803	485	\$245,853	1,683	474	\$251,559	923	391	\$308,800
2010	1,724	514	\$191,344	1641	502	\$195,918	912	417	\$235,854

Closed Occurrences & Defendant Count



		Closed Occurrences, 1990-2010						Defendants With Payment Made on Their Behalf		
		Occurrences*			Defendants					
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Indemnity Per Paid Occ.	Physicians	Institutions & Corps	All Other	Institutions & Corps	All Other
		451	584	\$48,508,270	\$107,557	830	433	161	280	182
1990	1,035	451	584	\$48,508,270	\$107,557	830	433	161	280	182
1991	1,093	478	615	\$80,624,076	\$168,670	929	497	222	296	198
1992	1,177	438	739	\$66,150,716	\$151,029	933	653	197	245	223
1993	1,197	461	736	\$92,188,436	\$199,975	907	645	226	264	217
1994	1,042	466	576	\$67,007,631	\$143,793	888	597	171	249	221
1995	1,197	509	688	\$81,543,215	\$160,203	998	686	169	291	260
1996	1,163	507	656	\$94,587,860	\$186,564	957	696	200	267	257
1997	991	428	563	\$86,905,170	\$203,049	755	654	164	198	249
1998	959	412	547	\$72,117,985	\$175,044	693	612	181	135	247
1999	1,045	480	565	\$76,553,822	\$159,487	709	674	155	211	284
2000	1,033	391	642	\$102,775,836	\$262,854	791	664	158	207	220
2001	936	392	544	\$86,135,578	\$219,734	686	648	141	199	243
2002	1,011	443	568	\$109,495,407	\$246,611	762	677	132	203	274
2003	984	445	539	\$118,635,806	\$266,597	728	756	150	208	300
2004	1,045	426	619	\$128,479,434	\$301,595	827	755	176	223	254
2005	1,000	398	602	\$134,599,018	\$336,498	815	684	184	190	244
2006	1,173	437	736	\$121,030,893	\$276,959	972	872	229	174	284
2007	1,278	582	696	\$132,451,998	\$227,443	1,031	1,024	194	231	390
2008	997	458	539	\$120,274,675	\$262,608	903	876	186	165	389
2009	943	408	535	\$125,792,038	\$308,314	749	783	192	155	288
2010	912	417	495	\$98,350,949	\$235,854	736	759	146	138	321

*An occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added at different times.

**Closed Occurrences With At Least One Physician Defendant
1990-2009****

Year Closed	Occurrences*				Defendants				Defendants With Payment Made on Their Behalf		
	Total	Paid	Unpaid	Total Indemnity	Average Indemnity Per Paid Occurrence	Physicians	Institutions & Corps	All Other	Physicians	Institutions & Corps	All Other
1990	580	242	338	\$31,226,876	\$129,037	830	110	9	280	42	4
1991	631	270	361	\$60,090,895	\$222,559	929	188	34	296	69	17
1992	675	245	430	\$52,446,373	\$214,067	933	297	19	245	88	5
1993	666	253	413	\$67,356,804	\$266,232	907	260	33	264	71	11
1994	638	262	376	\$51,660,982	\$197,179	888	298	24	249	75	8
1995	737	292	445	\$63,780,921	\$218,428	998	318	33	291	98	11
1996	686	291	395	\$68,283,284	\$234,650	957	329	41	267	88	16
1997	547	223	324	\$67,289,711	\$301,748	755	307	21	198	100	8
1998	492	179	313	\$49,671,981	\$277,497	693	270	14	135	85	3
1999	542	239	303	\$53,898,376	\$225,516	709	262	16	211	87	3
2000	578	224	354	\$70,892,034	\$316,482	791	306	20	207	89	2
2001	504	198	306	\$64,014,908	\$223,308	686	275	28	199	81	11
2002	561	219	342	\$62,646,439	\$284,757	762	287	24	203	80	7
2003	519	235	284	\$75,980,569	\$323,322	728	360	25	208	117	6
2004	580	233	347	\$94,393,306	\$405,121	827	368	30	223	93	11
2005	573	224	349	\$98,452,547	\$439,789	815	346	48	190	108	13
2006	673	221	452	\$88,647,272	\$401,119	972	476	64	174	119	8
2007	720	305	416	\$93,488,618	\$306,520	1,031	560	49	231	164	16
2008	563	248	317	\$91,572,036	\$369,242	903	507	62	165	194	5
2009	503	230	273	\$101,638,697	\$441,907	749	428	65	152	155	6
2010	500	205	295	\$67,638,806	\$329,945	736	408	35	138	143	3

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least one *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

**Closed Occurrences With At Least One Payment Made on Behalf of a Physician Defendant
1990-2009****

Year Closed	Occurrences*			Average Indemnity Per Paid Occurrence	Physicians	Institutions & Corps	All Other	Defendants		Defendants With Payment Made On Their Behalf	
	Total	Paid	Unpaid					Physicians	Institutions	Physicians	Institutions & Corps
1990	231	231	N/A	\$28,869,126	\$124,975	356	56	6	280	32	3
1991	243	243	N/A	\$52,361,864	\$215,481	392	82	16	296	40	13
1992	208	208	N/A	\$47,919,874	\$230,384	315	116	7	245	52	
1993	222	222	N/A	\$62,182,452	\$280,101	332	97	17	264	41	6
1994	223	223	N/A	\$48,361,653	\$216,868	323	113	14	249	39	5
1995	255	255	N/A	\$55,839,056	\$218,977	358	116	17	291	56	8
1996	243	243	N/A	\$61,040,176	\$251,194	347	114	24	267	39	14
1997	177	177	N/A	\$56,442,443	\$318,884	242	96	5	198	37	2
1998	124	124	N/A	\$32,810,745	\$264,603	170	73	2	135	26	
1999	193	193	N/A	\$44,795,963	\$232,103	256	91	7	211	36	3
2000	184	184	N/A	\$59,972,903	\$325,940	255	100	12	207	41	2
2001	169	169	N/A	\$54,448,389	\$322,180	245	113	9	199	54	7
2002	179	179	N/A	\$54,534,344	\$304,661	253	104	8	203	38	6
2003	188	188	N/A	\$66,195,298	\$352,103	282	147	12	208	60	3
2004	192	192	N/A	\$87,623,411	\$456,372	302	139	8	223	51	5
2005	172	172	N/A	\$85,550,517	\$497,387	261	134	15	190	56	8
2006	153	153	N/A	\$65,078,400	\$425,349	250	136	5	174	47	3
2007	206	206	N/A	\$69,799,826	\$338,834	320	153	21	231	56	13
2008	148	148	N/A	\$70,493,643	\$476,308	255	127	13	165	59	3
2009	146	146	N/A	\$70,270,302	\$481,303	217	133	8	155	65	3
2010	126	126	N/A	\$49,092,262	\$389,621	209	112	8	138	54	1

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

**Closed Occurrences With At Least One Institutional Defendant
(Including Nursing Homes, Hospitals, Clinics and Group Practices)
1990-2009****

Year Closed	Occurrences*				Average Indemnity Per Paid Occurrence	Physicians Defendants	Defendants With Payment Made On Their Behalf		
	Total	Paid	Unpaid	Indemnity			Institutions & Corps	All Other	Physicians
1990	422	201	\$25,487,622	\$172	433	8	65	182	2
1991	469	223	\$47,915,412	\$282	497	24	89	198	9
1992	595	258	\$49,204,109	\$428	653	25	116	223	4
1993	584	246	\$69,604,585	\$354	645	26	100	217	4
1994	525	272	\$44,823,204	\$402	597	32	104	221	10
1995	609	290	\$53,592,444	\$425	686	28	106	260	11
1996	618	308	\$63,014,898	\$440	696	36	105	257	14
1997	555	262	\$66,906,512	\$382	654	26	89	249	8
1998	536	265	\$57,213,820	\$339	612	25	64	247	4
1999	598	306	\$51,996,974	\$332	674	19	85	284	4
2000	569	241	\$78,443,851	\$382	664	21	88	220	2
2001	541	264	\$65,191,841	\$320	648	28	102	243	11
2002	579	306	\$83,368,579	\$358	677	16	90	274	6
2003	623	326	\$93,081,105	\$382	756	28	114	300	9
2004	620	301	\$103,970,247	\$436	755	33	125	254	14
2005	584	273	\$106,691,286	\$433	684	37	107	244	11
2006	719	324	\$99,070,111	\$571	872	59	102	284	13
2007	851	431	\$102,337,959	\$654	1024	49	128	390	15
2008	670	361	\$103,009,137	\$590	876	48	95	389	4
2009	638	307	\$104,938,486	\$505	783	46	98	288	7
2010	629	328	\$83,000,804	\$488	759	43	82	321	5

*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least on *paid* physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

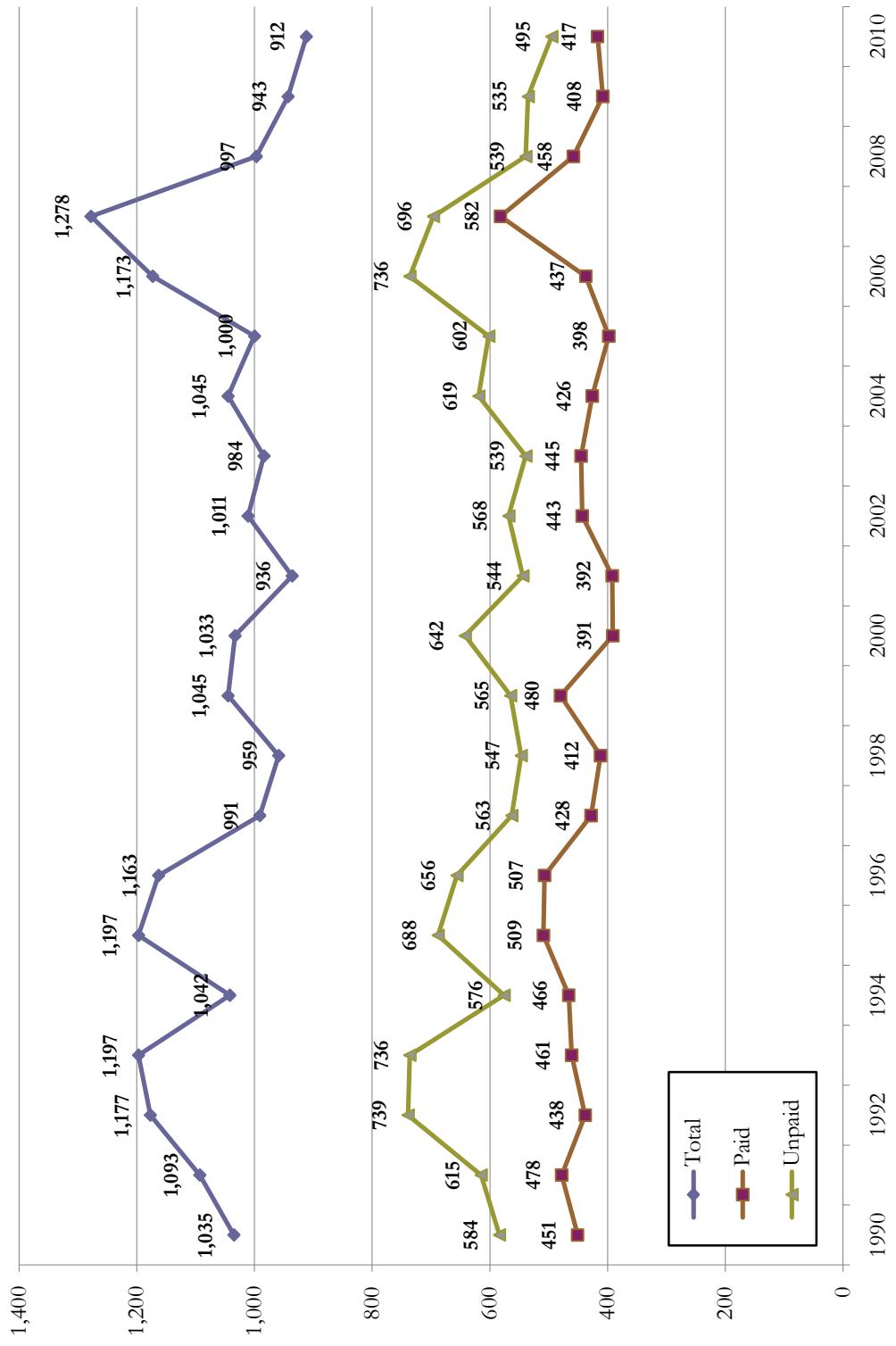
Closed Occurrences With At Least One Institutional Defendant With Payment Made on Their Behalf (Including Nursing Homes, Hospitals, Clinics and Group Practices) 1990-2009**

Year Closed	Occurrences*					Defendants			Defendants With Payment Made On Their Behalf			
	Total	Paid	Unpaid	Indemnity	Total Indemnity	Average Indemnity Per Paid Occurrence	Physicians	Institution s & Corps	All Other	Physicians	Institution s & Corps	All Other
1990	179	179	\$22,413,66	71	187		2	39	182	179	179	\$22,413,66
1991	189	189	\$41,628,19	116	202		12	53	198	189	189	\$41,628,19
1992	213	213	\$41,924,50	151	243		11	62	223	213	213	\$41,924,50
1993	203	203	\$56,884,79	126	237		15	54	217	203	203	\$56,884,79
1994	212	212	\$33,793,94	105	254		20	42	221	212	212	\$33,793,94
1995	243	243	\$43,593,64	142	287		15	55	260	243	243	\$43,593,64
1996	247	247	\$49,173,53	159	284		15	44	257	247	247	\$49,173,53
1997	218	218	\$53,947,51	137	276		8	40	249	218	218	\$53,947,51
1998	228	228	\$49,747,58	117	266		11	25	247	228	228	\$49,747,58
1999	263	263	\$45,875,91	116	314		10	36	284	263	263	\$45,875,91
2000	200	200	\$67,691,80	130	252		10	43	220	200	200	\$67,691,80
2001	227	227	\$55,454,19	110	285		13	64	243	227	227	\$55,454,19
2002	257	257	\$70,385,21	123	304		7	37	274	257	257	\$70,385,21
2003	273	273	\$80,285,66	163	351		8	57	300	273	273	\$80,285,66
2004	237	237	\$82,466,04	138	305		8	58	254	237	237	\$82,466,04
2005	227	227	\$89,088,27	163	286		15	56	244	227	227	\$89,088,27
2006	269	269	\$83,524,47	195	356		38	46	284	269	269	\$83,524,47
2007	368	368	\$88,013,18	242	455		18	60	390	368	368	\$88,013,18
2008	328	328	\$90,439,79	263	462		20	58	389	328	328	\$90,439,79
2009	268	268	\$95,112,34	228	353		26	60	288	268	268	\$95,112,34
2010	300	300	\$72,445,21	211	371		20	51	321	300	300	\$72,445,21

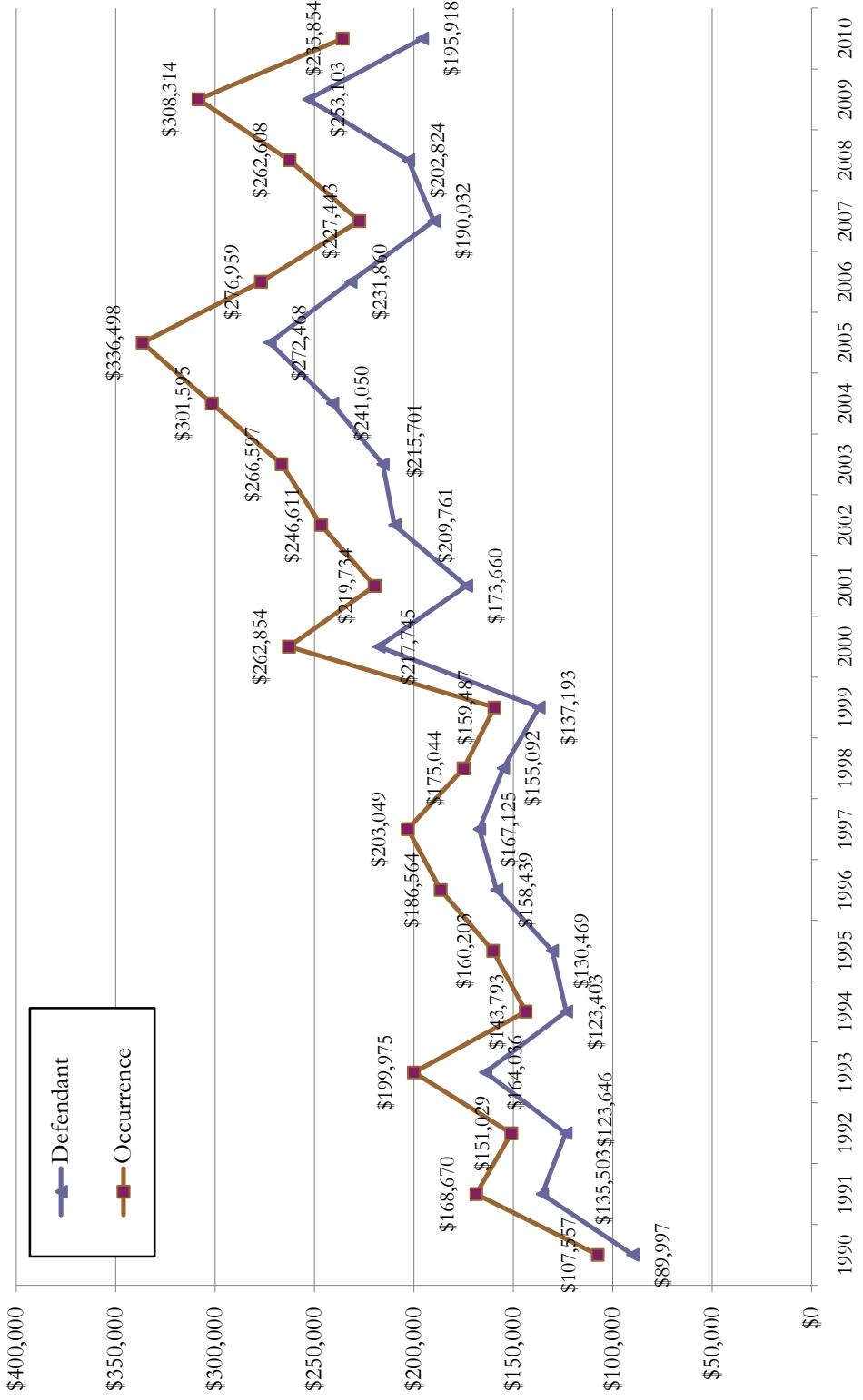
*An occurrence is considered closed only when the last claim associated with the occurrence is closed.

**The tables in this section are not mutually exclusive. For example, the category “closed occurrences with at least one physician defendant” is a subset of the category “closed occurrences with at least one physician defendant.”

Closed Occurrences - All Medical Providers



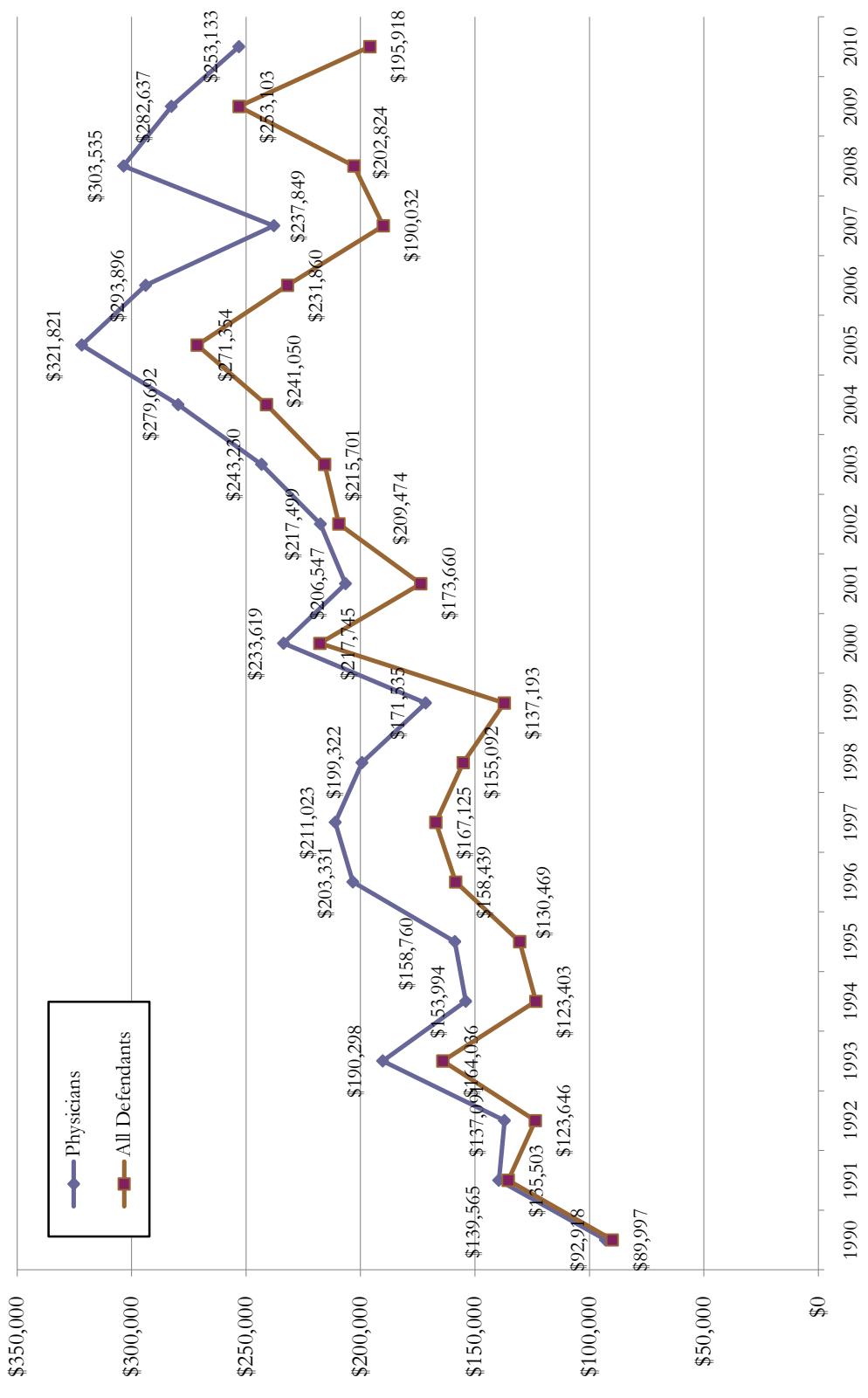
Average Indemnity



		Number of Defendants 1990-2010*										
Year Occurrence Was Closed	Physicians	Institutions (Including Nursing Homes, Hospitals, Clinics and Group Practices)					All Other (Nurses, Pharmacists, etc.)					Total
		Defs. With Payment	Average Indemnity	Defs. With Payment	Average Indemnity	Defs. With Payment	Average Indemnity	Defs. With Payment	Average Indemnity	Defs. With Payment	Average Indemnity	
1990	830	280	\$92,918	433	182	\$108,079	161	77	\$36,633	1,424	539	\$89,997
1991	929	296	\$139,565	497	198	\$169,883	222	101	\$56,198	1,648	595	\$135,503
1992	933	245	\$137,091	653	223	\$136,548	197	67	\$31,541	1,783	535	\$123,646
1993	907	264	\$190,298	645	217	\$181,744	226	81	\$31,005	1,778	562	\$164,036
1994	888	249	\$153,994	597	221	\$107,342	171	73	\$67,679	1,656	543	\$123,403
1995	998	291	\$158,760	686	260	\$120,758	169	74	\$53,340	1,853	625	\$130,469
1996	957	267	\$203,331	696	257	\$145,242	200	73	\$40,705	1,853	597	\$158,439
1997	755	198	\$211,023	654	249	\$173,360	164	73	\$26,795	1,573	520	\$167,125
1998	693	135	\$199,322	612	247	\$172,262	181	83	\$32,059	1,486	465	\$155,092
1999	709	211	\$171,535	674	284	\$133,314	155	63	\$39,663	1,538	558	\$137,193
2000	791	207	\$233,619	664	220	\$240,059	158	45	\$35,639	1,613	472	\$217,745
2001	686	199	\$206,547	648	243	\$171,176	141	54	\$63,647	1,475	496	\$173,660
2002	762	203	\$217,499	677	274	\$225,052	132	45	\$78,421	1,571	522	\$209,474
2003	728	208	\$243,230	756	300	\$209,549	150	42	\$123,313	1,634	550	\$215,701
2004	827	223	\$279,692	755	254	\$246,665	176	56	\$61,698	1,758	533	\$241,050
2005	815	190	\$321,821	684	244	\$269,831	184	60	\$117,736	1,683	494	\$271,354
2006	972	174	\$293,896	872	284	\$220,593	229	64	\$113,196	2,073	522	\$231,860
2007	1,031	231	\$237,849	1,024	390	\$180,703	194	76	\$92,565	2,249	697	\$190,032
2008	903	165	\$303,535	876	389	\$170,095	186	39	\$103,187	1,965	593	\$202,824
2009	749	155	\$282,637	783	288	\$269,495	192	54	\$80,904	1,724	497	\$253,103
2010	736	138	\$253,133	759	321	\$190,087	146	43	\$55,827	1,641	502	\$195,918

*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against individual practitioner was closed in an earlier year.

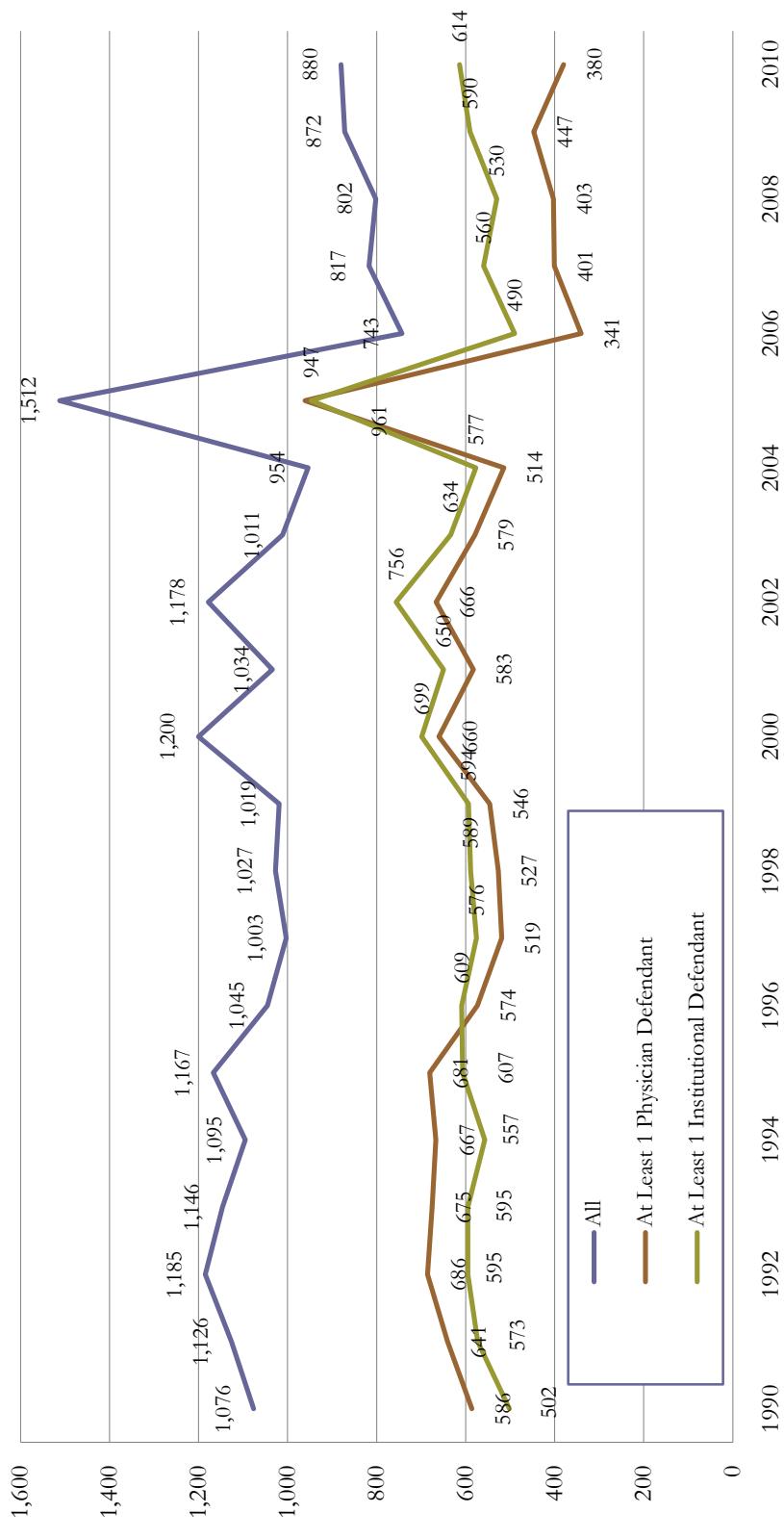
Average Indemnity Per Defendant



Occurrences Reported and Associated Number of Defendants*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	1,076	802	556	243	1,601
1991	1,126	911	645	192	1,748
1992	1,185	906	679	197	1,782
1993	1,146	943	676	185	1,804
1994	1,095	906	635	163	1,704
1995	1,167	942	710	187	1,839
1996	1,045	785	708	139	1,632
1997	1,003	707	658	166	1,531
1998	1,027	718	720	164	1,602
1999	1,019	735	708	171	1,614
2000	1,200	947	880	158	1,985
2001	1,034	822	797	172	1,791
2002	1,178	971	939	176	2,086
2003	1,011	807	779	186	1,772
2004	954	760	699	216	1,675
2005	1,512	1,485	1,197	257	2,939
2006	743	519	546	145	1,210
2007	817	603	646	160	1,408
2008	802	545	608	158	1,312
2009	872	640	687	145	1,472
2010	880	540	703	176	1,419

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Occurrences Reported



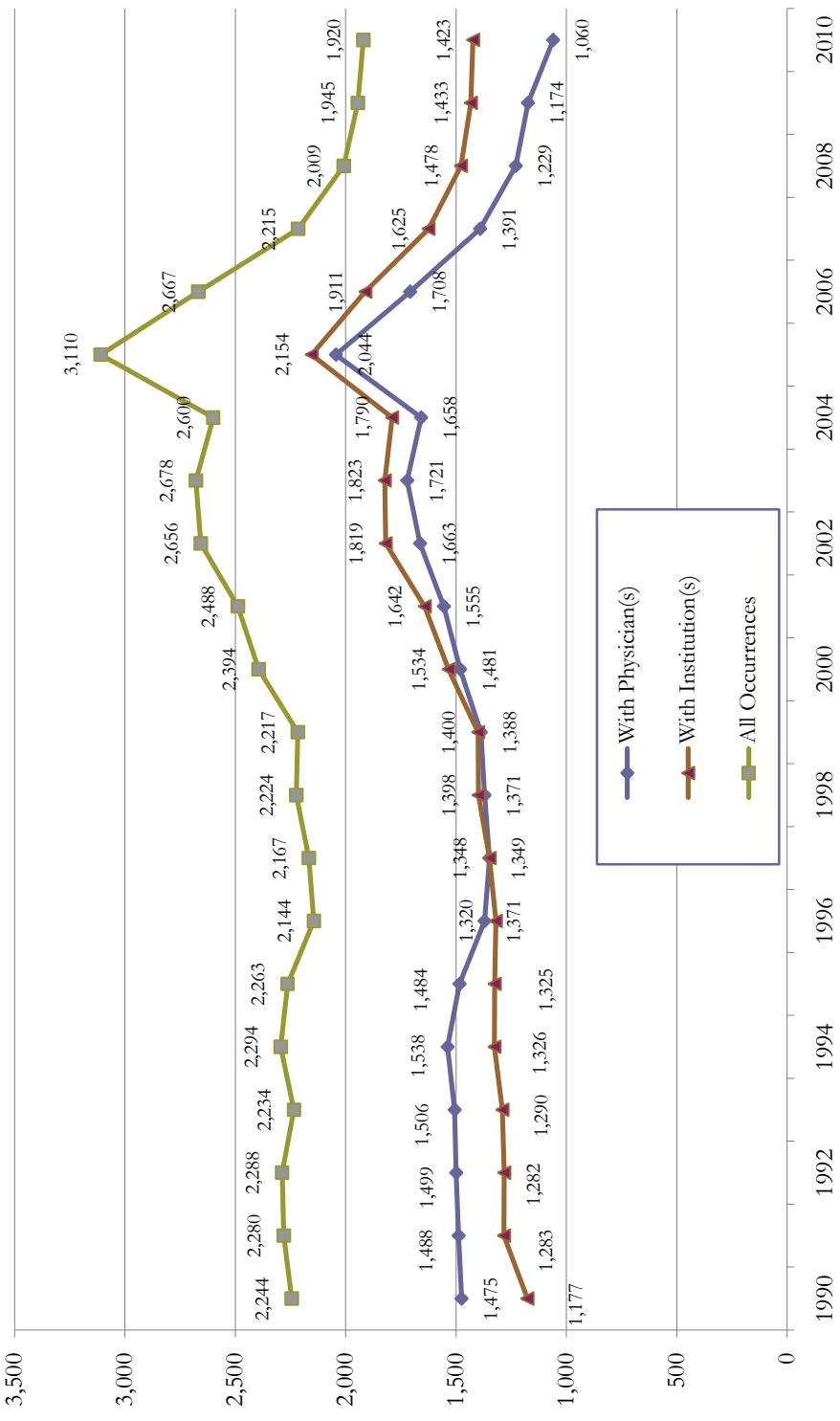
Occurrences Reported and Associated Number of Defendants At Least One Physician Defendant*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	586	802	235	27	1,064
1991	641	911	284	34	1,229
1992	686	906	312	23	1,241
1993	675	943	323	24	1,290
1994	667	906	303	24	1,233
1995	681	942	319	31	1,292
1996	574	785	315	11	1,111
1997	519	707	269	21	997
1998	527	718	318	14	1,050
1999	546	735	314	39	1,088
2000	660	947	393	25	1,365
2001	583	822	417	41	1,280
2002	666	971	490	42	1,503
2003	579	807	438	55	1,300
2004	514	760	374	59	1,193
2005	961	1,485	735	95	2,315
2006	341	519	224	38	781
2007	401	602	308	51	961
2008	403	546	275	43	864
2009	447	640	335	33	1,008
2010	380	540	279	57	876

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

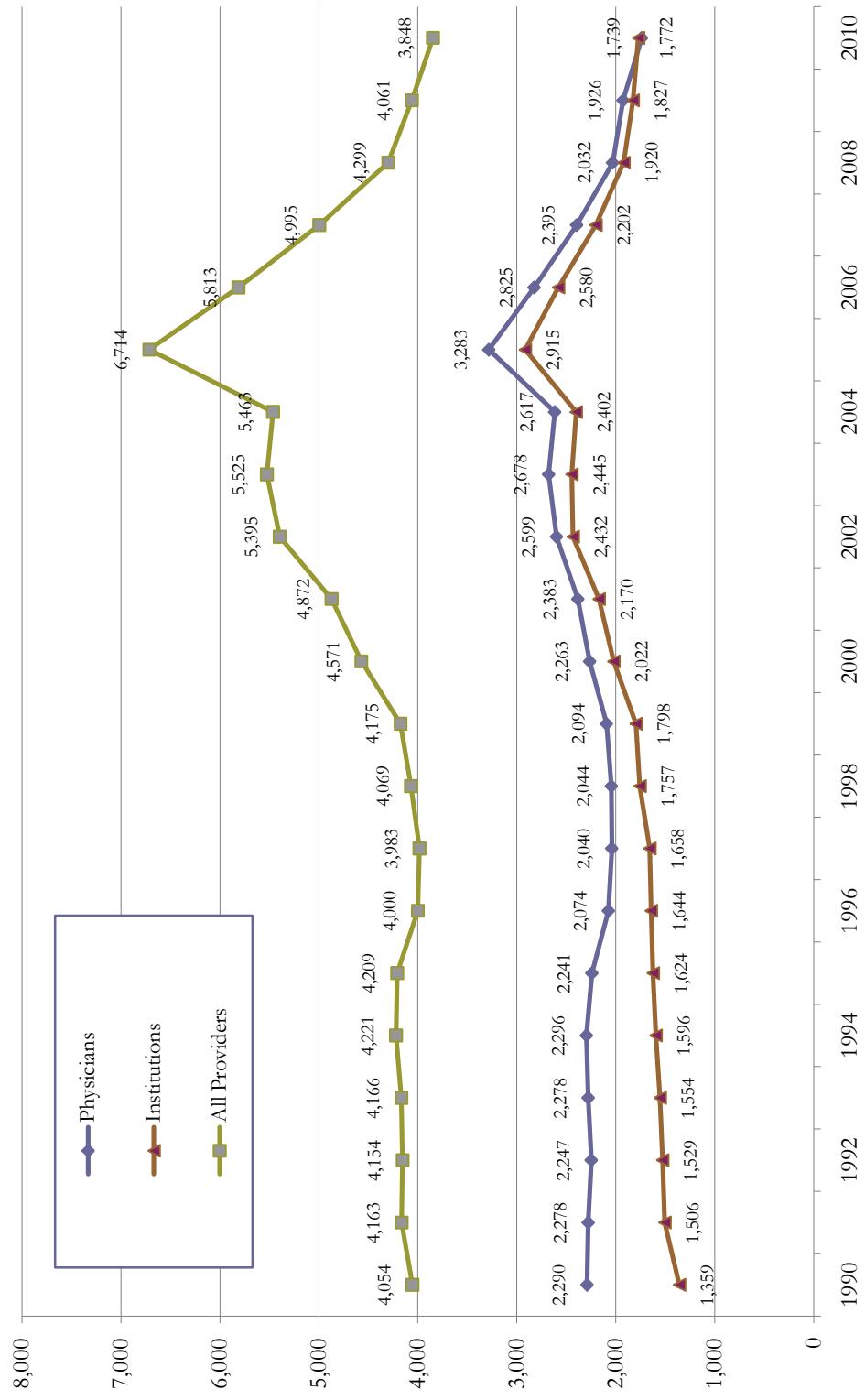
Occurrences Reported and Associated Number of Defendants At Least One Institutional Defendant*					
Year	Occurrences Reported	Physician Defendants	Institutional Defendants	All Other Defendants	Total Defendants
1990	502	301	556	34	891
1991	573	396	645	22	1,063
1992	595	392	679	22	1,093
1993	595	444	676	25	1,145
1994	557	398	635	26	1,059
1995	607	415	710	34	1,159
1996	609	398	708	24	1,130
1997	576	332	658	28	1,018
1998	589	352	720	17	1,089
1999	594	370	708	35	1,113
2000	699	470	880	29	1,379
2001	650	467	797	28	1,292
2002	756	589	939	47	1,575
2003	634	473	779	55	1,307
2004	577	443	699	60	1,202
2005	947	931	1,197	74	2,202
2006	490	292	546	31	869
2007	560	382	646	42	1,070
2008	530	313	608	34	955
2009	590	403	687	33	1,123
2010	614	332	703	41	1,076

*Occurrences are considered reported in the year of the earliest individual claim. All other defendants are displayed by the same report year, even if they were not named in a claim until a subsequent year.

Number of Occurrences Open At Year End



Number of Defendants With Outstanding Claims



Section VIII

Nature and Substance of Allegations and Outcomes

Recently, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As of 2011, over 15,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounted of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2010						
Category	Occurrences	Paid	Average Indemnity Per Paid Occurrence	Defendants	Defendants With Payment	Average Indemnity Per Paid Defendant
		Occurrences	Paid Occurrence			Defendant
Diagnosis	1,568	725	\$388,853	3,545	1,018	\$276,933
Anesthesia	126	57	\$357,473	248	86	\$236,930
Surgery	2,742	1,206	\$276,727	5,216	1,541	\$216,569
Medication	850	338	\$181,195	1,324	401	\$152,728
IV & Blood Products	145	80	\$86,809	207	86	\$80,752
Pregnancy & childbirth	549	269	\$704,498	1,096	380	\$498,711
Treatment	1,597	642	\$215,497	2,705	754	\$183,487
Other / miscellaneous	955	488	\$119,132	1,271	519	\$112,016
Total Known	8,532	3,805	\$286,520	15,612	4,785	\$227,839
Unknown	301	82	\$177,046	406	83	\$174,913
Total	8,833	3,887	\$284,211	16,018	4,868	\$226,937

Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2002-2010 Column Percents					
Category	Occurrences	Paid	Total Indemnity	Defendants	Defendants With Indemnity Payment
		Occurrences			Payment
Diagnosis	18.4%	19.1%	25.9%	22.7%	21.3%
Anesthesia	1.5%	1.5%	1.9%	1.6%	1.8%
Surgery	32.1%	31.7%	30.6%	33.4%	32.2%
Medication	10.0%	8.9%	5.6%	8.5%	8.4%
IV & Blood Products	1.7%	2.1%	0.6%	1.3%	1.8%
Pregnancy & childbirth	6.4%	7.1%	17.4%	7.0%	7.9%
Treatment	18.7%	16.9%	12.7%	17.3%	15.8%
Other / miscellaneous	11.2%	12.8%	5.3%	8.1%	10.8%
Total	100%	100%	100%	100%	100%

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Diagnostic Related (by Initial Condition) - Infectious Conditions				
Myocardial infarction	1			9.0
Integumentary system (skin, hair, nails etc)	3	1	\$700,000	5.0
Auditory condition	3			5.7
Meningitis, encephalitis, or other neurological infection	1			7.0
Other or unknown nervous system disorders	23	18	\$1,167,330	8.0
Spine / spinal cord disorder	10	5	\$1,013,667	7.0
Musculoskeletal disorder order- excluding spine	4	3	\$185,000	5.5
Blood and immune disorders	1			6.0
Respiratory infections	33	18	\$260,694	7.0
Digestive disorders	13	4	\$77,875	5.4
Diseases of the genitourinary system	4	2	\$96,250	6.3
Diseases of the reproductive system	4	3	\$156,315	6.0
Other respiratory distress	1	1	\$75,000	9.0
Gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection	1	1	\$1,155,850	9.0
Other infection	1	1	\$600,000	9.0
Septic condition	7	4	\$591,250	7.3
Unknown infection	29	15	\$222,078	6.6
Diagnostic Related (by Initial Condition) - Non-Infectious Conditions				
Hematoma / aneurysm	29	18	\$406,935	8.0
Embolism/ thrombosis	39	22	\$279,048	7.6
Ischemia / vascular deficiency	18	10	\$614,000	7.2
Hypoxia	1	1	\$150,000	6.0
Myocardial infarction	51	23	\$464,639	8.2
Stroke	42	21	\$571,452	6.3
Integumentary system - skin, hair, nails etc	1	1	\$125,000	4.0
Auditory condition	2	1	\$45,000	4.0
Visual condition	13	9	\$552,344	6.4
Other or unknown nervous system disorders	23	7	\$433,221	6.1
Spine / spinal cord disorder	31	14	\$564,381	5.9
Musculoskeletal disorder order- excluding spine	9	3	\$38,333	3.3
Compartment syndrome	6	5	\$107,000	5.2
Cancer – oral	12	2	\$120,000	7.6
Cancer - digestive tract	52	24	\$438,319	7.3
Cancer - respiratory tract	66	28	\$331,578	8.1
Cancer - bone and cartilage	19	11	\$386,943	7.3
Cancer – skin	27	10	\$409,000	6.4
Cancer - mesothelial and soft tissue	1			9.0
Cancer - breast	80	30	\$462,097	7.6
Cancer - reproductive organs	28	14	\$388,383	7.8
Cancer - kidney, bladder and related	19	11	\$285,628	6.9
Cancer - central nervous system	6	4	\$262,675	7.7
Cancer - Thyroid and other endocrine glands	19	9	\$375,647	6.8

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Cancer - Hodgkins, lymphoma, and related	8	2	\$631,750	7.9
Cancer - unknown type	25	10	\$265,263	6.5
Cancer - ill defined	1	1	\$35,000	6.0
Unknown or benign neoplasms	34	15	\$370,200	5.8
Blood and immune disorders	12	8	\$660,208	7.3
Diabetes	13	8	\$357,913	7.2
Endocrine, nutritional, and metabolic disorders	19	13	\$353,795	7.4
Respiratory infections	1	1	\$85,000	9.0
Other respiratory conditions	6	3	\$683,323	7.5
Digestive disorders	131	64	\$363,605	5.9
Diseases of the genitourinary system	21	11	\$431,136	6.4
Diseases of the reproductive system	16	8	\$287,656	5.2
Not applicable, no allegation of medical injury	1	1	\$625,000	9.0
Poison, exposure to toxin	6	2	\$80,000	6.2
Other respiratory distress	2	1	\$659,107	8.0
Healthy patient misdiagnosed with condition	31	12	\$127,045	3.1
Development of gangrene or other necrotizing condition	1	1	\$17,000	5.0
Staph infection contracted during care	1			9.0
Other infection contracted during care	1	1	\$140,000	5.0
Development of septic condition during care	1			9.0
Trauma – fracture	125	40	\$116,597	3.7
Trauma - dislocation w/out fracture	3	1	\$450,000	3.7
Trauma - Cuts, burns, abrasions	2	1	\$200,000	4.0
Trauma – neurological	4	4	\$96,604	4.3
Trauma – spine	32	14	\$966,299	5.6
Trauma - sprains or other soft tissue injury	1			3.0
Trauma - injury to tendons or muscle	25	5	\$114,000	3.9
Trauma - injury to nerves	1			5.0
Trauma - injury to internal organs	42	25	\$420,607	7.2
Trauma - details unknown	3	1	\$170,000	3.0
Unknown	265	117	\$324,104	6.9
Subtotal - Diagnostic Related	1,568	725	\$388,853	6.5
Anesthesia Related Allegations				
Hematoma / aneurysm - complication of anesthesia	1	1	\$300,000	9.0
Ischemia / vascular deficiency - complication of anesthesia	3	2	\$921,000	5.7
Hypoxia - complication of anesthesia	6	5	\$296,250	7.3
Myocardial infarction - complication of anesthesia	2			6.0
Wrong dosage administered	1	1	\$72,915	9.0
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Cut, puncture, tear during other catheterization	1			5.0
Endotracheal tube wrongly placed	2	1	\$175,000	3.0
Injury from aspiration	1	1	\$25,000	5.0
Other respiratory distress	13	7	\$459,528	7.4
Anesthetic or intra-operative awareness	6	4	\$51,257	1.3

Allegations by Category, 2002-2010				
<u>Allegation</u>	<u>Occurrences</u>	<u>Paid Occurrences</u>	<u>Average Indemnity per Paid Occurrence</u>	<u>Average Injury Severity (1 - 9) (All)</u>
Other inadequate anesthetization	15	9	\$522,088	5.0
Failure to timely / properly intubate	11	9	\$685,167	7.9
Injury during intubation	59	14	\$102,699	3.6
Injury from equipment malfunction	2	1	\$35,000	6.0
Unknown	1	1	\$30,000	9.0
Subtotal - Anesthesia Related Allegations	126	57	\$357,473	4.9
Surgery Related Allegations				
Hematoma / aneurysm (surgically caused)	23	16	\$645,453	6.8
Embolism/ thrombosis (surgically caused)	45	20	\$275,880	7.1
Ischemia / vascular deficiency (surgically caused)	38	15	\$759,151	6.6
Hypoxia (surgically caused)	13	6	\$766,290	7.3
Myocardial infarction (surgically caused)	40	19	\$497,851	8.2
Stroke (surgically caused)	19	7	\$240,636	6.6
Cut, puncture, tear during surgery	467	264	\$286,097	5.2
Cut, puncture, tear during injection	6	2	\$125,000	5.3
Cut, puncture, tear during endoscopic exam	5	1	\$80,000	5.2
Cut, puncture, tear during heart catheterization	29	11	\$274,979	6.9
Cut, puncture, tear during other catheterization	4	1	\$387,500	6.5
Cut, puncture, tear during other medical procedure	1	1	\$12,500	5.0
Foreign body retained - surgery related	191	116	\$96,677	3.9
Foreign body retained - during heart catheterization	3	1	\$80,000	4.0
Inappropriate temperature in local application	8	6	\$95,665	4.1
Contaminated substance taken or injected	4	2	\$312,500	4.5
Failure in suture or ligature	3	1	\$225,000	4.0
Failure to introduce or remove other medical implement	3	1	\$70,000	3.7
Improper placement of prosthetic device	82	29	\$341,030	4.6
Incorrect prosthetic device, or wrong size	36	12	\$151,896	4.2
Improper placement of therapeutic device	37	16	\$230,527	5.6
Incorrect therapeutic device, or wrong size	4	2	\$338,500	5.3
Injury from equipment failure	15	1	\$1,375	4.7
Incorrect blood type	1			9.0
Did not consent to procedure	9	4	\$86,250	4.4
Failure to identify or treat compartment syndrome	15	10	\$499,261	6.5
Procedure performed on wrong body part	66	51	\$194,608	4.4
Misfit fracture or non-union	58	30	\$252,710	4.4
Sutures, staples, etc improperly placed	38	20	\$382,038	5.1
Other improper closure of surgical site	72	36	\$378,952	5.3
Injury from aspiration	12	5	\$165,613	7.0
Other respiratory distress	15	6	\$369,333	7.5
Development of fistula	28	12	\$298,592	4.6
Treatment did not have intended effect	273	73	\$152,868	4.3
Failure to warn of risks of procedure	5	1	\$150,000	4.2
Allergic reaction to medical materials, excluding	6	2	\$253,250	3.7
Healthy patient misdiagnosed with condition	1	1	\$200,000	5.0

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Wrong patient	2	1	\$122,000	5.0
Inappropriate handling of transplantable material	43	40	\$170,362	6.1
Aborted surgery	10	5	\$100,300	3.8
Unnecessary surgery or procedure	84	26	\$286,538	4.5
Pressure ulcers during care	13	6	\$190,000	4.8
Development of gangrene or other necrotizing condition	13	4	\$450,000	5.3
Staph infection contracted during care	40	10	\$172,710	5.0
Other infection contracted during care	252	88	\$344,135	5.4
Development of septic condition during care	29	9	\$943,227	7.3
Excess blood loss during surgery or treatment	13	5	\$859,277	6.9
Postoperative bleeding	51	23	\$721,201	6.9
Other problem with surgical site	16	4	\$108,125	3.7
Other problem in post-surgical care	5			4.8
Failed sterilization	7	4	\$44,000	2.3
Accidental or unnecessary sterilization	6			5.0
Failure to timely / properly intubate	4	1	\$100,000	6.0
Delay in scheduling surgery	1			5.0
Failure to monitor	4	3	\$379,167	8.3
Retained body part	6	1	\$15,000	3.3
G-tube or feeding tube improperly placed or malfunction	14	10	\$162,300	7.4
Failure in follow-up care	5			4.4
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Injury from improper operation of equipment	3	2	\$217,038	6.0
Injury from equipment malfunction	10	5	\$189,004	5.8
Injury from patient positioning	32	15	\$152,484	4.2
Other injury during surgery - central nervous system	14	7	\$694,286	6.9
Other injury during surgery - veins or arteries	1	1	\$202,000	9.0
Other injury during surgery - fracture	7	1	\$35,000	4.1
Other injury during surgery - internal organ	23	7	\$185,675	5.2
Other injury during surgery - non-fracture musculoskeletal	2			5.0
Other injury during surgery - nerve injury	61	16	\$186,143	4.8
Other injury during surgery - peripheral nervous system	8	4	\$266,868	5.5
Other injury during surgery - impaired vision	10	5	\$257,500	5.1
Other surgical injury - morphology problem / disfigurement	2			4.5
Other injury incidental to medical procedure - Unknown outcome	23	11	\$189,500	4.4
Other injury unrelated to medical treatment	1	1	\$41,577	4.0
Nonadministration of necessary care or other omission	11	7	\$130,103	5.8
Not applicable, no identifiable allegation of medical injury	6			1.2
Unknown allegation	234	82	\$228,072	5.0
Subtotal - Surgery Related Allegations	2,742	1,206	\$276,727	4.1
Medication Related Allegations				
Agent use or selection error	1			9.0
Medication administered via the wrong route	3	2	\$637,500	7.7

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Wrong dosage administered	146	97	\$249,467	4.8
Wrong medication administered	148	107	\$36,819	3.5
Medication error	8	4	\$202,500	4.8
Allergic reaction to medication	54	28	\$159,909	4.2
Interaction of two or more medications	37	19	\$256,026	6.7
Addiction or withdrawal issues	14	4	\$57,500	3.9
Injury from excessive use of medication	24	11	\$239,630	5.4
Other adverse reaction - steroids	9	4	\$167,500	4.4
Other adverse reaction - anti-seizure medications	2			3.5
Other adverse reaction - digestives medications	3	2	\$252,500	6.0
Other adverse reaction - anticoagulants	47	11	\$352,224	5.3
Other adverse reaction - Heart medications	7	1	\$95,000	7.6
Other adverse reaction - hypertension medications	5			5.0
Other adverse reaction - weight loss medications	29			3.7
Other adverse reaction - topical applications	1			3.0
Other adverse reaction - adrenaline & related	3	2	\$525,000	5.3
Other adverse reaction - Pain management, non-narc	12			5.6
Other adverse reaction - Pain management, narcotic	19	3	\$212,953	6.7
Other adverse reaction - Sedatives & relaxants	4	2	\$267,500	7.3
Other adverse reaction - chemotherapy	7	2	\$52,500	7.3
Other adverse reaction - cholesterol agents	7	1	\$100,000	4.7
Other adverse reaction - Hormonal treatments	3			6.7
Other adverse reaction - vaccines	1			6.0
Other adverse reaction - Cognitive & affective disorders	108	1	\$2,500	4.5
Other adverse reaction - diabetic medications	7	2	\$35,500	5.0
Other adverse reaction - Immune medications	3	1	\$325,000	5.3
Other adverse reaction - antibiotics	14	5	\$426,000	5.4
Other adverse reaction - antifungal agents	1			5.0
Other adverse reaction - antiviral agents	1	1	\$51,000	4.0
Other adverse reaction - antiparasitic agents	2	1	\$40,000	5.5
Other adverse reaction - anti-inflammatory, excluding steroid	5			4.0
Other adverse reaction - unknown medications	91	19	\$198,293	5.0
Cut, puncture, tear during injection	1			5.0
Incorrect dilution of fluid	1			9.0
Contaminated substance taken or injected	3			2.3
Improper placement of therapeutic device	1	1	\$2,500,000	7.0
Nonadministration of necessary care or other omiss	1			9.0
Treatment did not have intended effect	1			8.0
Other infection contracted during care	1			4.0
Premature extubation	5	4	\$269,435	6.6
Injury from improper operation of equipment	1	1	\$850,000	7.0
Injury from equipment malfunction	2			5.5
Other injury unrelated to medical treatment	1			3.0
Unknown	6	2	\$212,500	6.2

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Subtotal - Medication Related Allegations	850	338	\$181,195	4.8
IV & Blood Products Related Allegations				
Embolism/ thrombosis	6	3	\$47,033	3.3
IV infiltration event	93	50	\$92,415	4.3
Cut, puncture, tear during injection	12	6	\$31,922	3.8
Cut, puncture, tear during other catheterization	1			3.0
Foreign body retained - during injection	4	4	\$35,000	3.5
Excessive amount of blood or other fluid	1	1	\$275,000	4.0
Incorrect dilution of fluid	1	1	\$50,000	4.0
Inappropriate temperature in local application	2	2	\$77,500	4.5
Nonadministration of necessary drug or other substance	1	1	\$150,000	6.0
Improper placement of therapeutic device	1			3.0
Incorrect blood type	2	2	\$482,500	4.5
Compartment syndrome resulting from IV	2			4.0
Procedure performed on wrong body part	1	1	\$12,500	5.0
Staph infection contracted during care	5	2	\$18,000	4.4
Other infection contracted during care	5	4	\$42,575	3.4
Development of septic condition during care	1			9.0
Excessive bleeding	1			9.0
Injury from improper operation of equipment	1	1	\$2,500	1.0
Not applicable, no allegation of medical injury	1	1	\$15,000	1.0
Unknown	4	1	\$20,000	4.3
Subtotal - IV & Blood Products Related Allegations	145	80	\$86,809	4.2
Pregnancy & Childbirth Related Allegations				
Ectopic pregnancy	23	7	\$159,714	4.2
Spontaneous abortion / stillbirth	30	18	\$154,269	8.0
Complications w/ abortion	6	3	\$43,333	5.7
Complications w hypertension	1			6.0
Eclampsia	15	6	\$601,910	7.3
Infections	26	11	\$1,023,227	6.0
Complications of gestational diabetes	5	2	\$237,500	8.6
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Complications of multiple gestation	4	1	\$300,000	8.5
Complications from disproportion	14	7	\$945,548	5.5
Fetal abnormality or damage	6	2	\$1,087,500	7.7
RH Isoimmunization	2	2	\$136,329	5.0
Complications of placental disorders	38	18	\$795,391	7.9
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Pre-term labor	17	5	\$417,000	6.8
Prolonged labor	7	4	\$1,017,500	6.6
Shoulder dystocia	67	34	\$641,248	5.9
Other obstructed labor	7	4	\$127,500	6.1
Umbilical cord complications	2			6.0
Other obstetric trauma	5	3	\$350,000	7.4

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Postpartum hemorrhage	4	2	\$475,000	7.0
Retained placenta and membranes	2			3.0
Fetus / newborn affected by maternal condition unrelated to pregnancy	5	3	\$1,115,000	7.4
Deficient fetal growth rate	4	3	\$916,667	7.5
Intracranial laceration or hemorrhage due to birth	6	4	\$443,125	7.3
Other birth injuries to central nervous system	19	13	\$864,832	7.1
Birth injury to peripheral nervous system	14	7	\$527,143	5.9
Other birth injuries	2	2	\$677,500	6.0
Intrauterine hypoxia	75	42	\$1,508,050	7.6
Respiratory distress of newborn	1	1	\$300,000	9.0
Pulmonary hemorrhage originating in the perinatal period	1	1	\$425,000	8.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Seizure disorder of infant	2	1	\$100,000	7.0
Mix-up of newborn at discharge	1			1.0
Cut, tear, perforation	17	5	\$439,945	4.0
Retained surgical or other material	16	10	\$136,445	3.6
Cardiovascular complications of pregnancy	8	3	\$1,392,906	8.0
Injury from equipment failure	1			3.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Other improper closure of surgical site	2	1	\$7,500	3.0
Other respiratory distress	1			4.0
Development of fistula	2			4.5
Unnecessary surgery or procedure	1			9.0
Development of gangrene or other necrotizing condition	4	1	\$275,000	5.8
Development of septic condition during care	1	1	\$450,000	9.0
Postoperative bleeding	1			5.0
Other problem with surgical site	1			5.0
Retained body part	2			4.5
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0
Injury to fetus or mother due to procedure unrelated to pregnancy	3	1	\$230,000	8.0
Other injury incidental to medical procedure	2	2	\$475,000	9.0
Other injury unrelated to medical treatment	1	1	\$16,500	3.0
Unknown	67	31	\$404,564	7.2
Subtotal - Pregnancy & Childbirth Related Allegations	549	269	\$704,498	6.6
Non-Surgical Treatment Related Allegations				
Hematoma / aneurysm - resulting from treatment	11	5	\$146,650	7.5
Embolism/ thrombosis - resulting from treatment	17	7	\$277,429	5.4
Ischemia / vascular deficiency - resulting from treatment	7	2	\$337,500	6.9
Hypoxia - resulting from treatment	7	4	\$400,000	8.4
Myocardial infarction - resulting from treatment	27	14	\$400,595	8.3
Stroke - resulting from treatment	17	3	\$508,333	6.8

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Wrong dosage administered	4	2	\$683,354	5.0
Extravasation from injection	2			4.0
Cut, puncture, tear during injection	62	29	\$155,245	4.4
Cut, puncture, tear during endoscopic exam	60	24	\$259,924	5.6
Cut, puncture, tear during other catheterization	27	11	\$133,500	5.2
Cut, puncture, tear during other medical procedure	40	26	\$61,077	3.6
Foreign body retained - during injection	1			4.0
Foreign body retained - during endoscopic exam	1	1	\$35,000	3.0
Foreign body retained - during other catheterization	1			3.0
Foreign body retained - during other medical procedure	2	2	\$100,000	3.5
Failure of sterile precautions	1	1	\$42,500	1.0
Excessive amount of blood or other fluid	3	1	\$230,000	7.3
Incorrect dilution of fluid	2	2	\$47,500	4.0
Overdose of radiation during therapy	16	8	\$334,542	5.6
Dosage failure in electroshock therapy	3	2	\$796,500	6.0
Inappropriate temperature in local application	18	14	\$32,409	3.7
Nonadministration of necessary drug or other substance	5	1	\$250,000	7.4
Contaminated substance taken or injected	1			4.0
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Improper placement of prosthetic device	2	1	\$20,000	4.5
Incorrect prosthetic device, or wrong size	1			3.0
Improper placement of therapeutic device	20	8	\$215,813	5.2
Incorrect therapeutic device, or wrong size	2	1	\$43,500	4.0
Nonadministration of necessary care	92	42	\$281,292	6.3
Injury from equipment failure	3	1	\$10,000	3.0
Civil rights originating among incarcerated population	130	4	\$61,469	3.5
Incorrect blood type	1	1	\$5,000,000	4.0
Did not consent to procedure	4	1	\$5,000	2.0
Failure to identify or treat compartment syndrome	5	3	\$348,200	4.6
Procedure performed on wrong body part	2	1	\$150,000	4.0
Misfit fracture or non-union	43	16	\$80,821	4.1
Sutures, staples, etc improperly placed	4			2.8
Other improper closure of surgical site	4	2	\$27,250	3.3
Injury from aspiration	21	9	\$391,980	7.7
Other respiratory distress	14	7	\$648,214	8.0
Failure to stabilize prior to transfer / discharge	25	14	\$117,470	7.4
Treatment did not have intended effect	69	20	\$207,722	5.5
Failure to warn of risks of procedure	2			2.5
Allergic reaction to medical materials, excluding	11	6	\$39,032	3.9
Wrong patient	4	3	\$35,000	3.0
Inappropriate handling of transplantable material	1			1.0
Unnecessary surgery or procedure	9			4.0
Pressure ulcers during care	176	93	\$170,971	6.7

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Development of gangrene or other necrotizing condition	14	5	\$311,730	6.0
Staph infection contracted during care	12	3	\$186,667	4.1
Other infection contracted during care	110	33	\$120,539	4.7
Development of septic condition during care	13	9	\$221,370	8.6
Failed sterilization / birth control procedure	1			2.0
Failure to timely / properly intubate	18	15	\$411,900	8.3
Improper phone of other remote instructions	1	1	\$55,000	3.0
Delay in scheduling surgery	4	3	\$344,988	8.3
Other Delay	10	2	\$413,200	5.8
Failure to monitor	10	6	\$409,083	8.1
Delay in transport	5	2	\$50,000	7.6
Failed resuscitation	6	3	\$733,333	8.8
Failure to communicate with patient	2	1	\$50,000	6.5
Abuse / neglect	4	2	\$181,250	6.0
Retained external body, excluding med eq	5	2	\$69,750	2.8
Refusal to treat / indifference	10			3.8
Failure to ensure proper nutrition or hydration	14	7	\$146,381	7.9
G-tube or feeding tube improperly placed of malfunction	8	2	\$137,500	6.9
Failure to make timely or appropriate referral	9	4	\$387,500	7.1
Delay in Emergency Department	12	3	\$58,774	5.0
Failure in follow-up care	12	4	\$356,250	5.8
Physician delay or failure to respond to call	2	1	\$250,000	7.0
Injury during physical therapy	123	55	\$109,375	3.7
Injury from patient positioning during procedure	5			3.4
Other injury incidental to medical procedure	20	7	\$62,552	3.7
Injury from improper operation of equipment	9	5	\$59,309	5.0
Injury from equipment malfunction	10	6	\$175,083	5.9
Other injury unrelated to medical treatment	2	2	\$205,000	3.0
Other failure to effectively treat	30	12	\$174,339	6.2
Not applicable, no identifiable allegation of medical injury	9	5	\$114,500	1.9
Unknown	118	42	\$365,719	5.7
Subtotal - Non-Surgical Treatment Related Allegations	1,598	643	\$215,497	5.4
Patient Safety & Legal / Ethical Related Allegations				
Assault & battery	21	11	\$70,773	2.5
Breach of patient confidentiality	52	20	\$13,869	1.2
Breach of other policy or regulation	15	4	\$370,612	1.5
False imprisonment	13	2	\$3,539	1.5
Other legal or ethical misconduct	23	4	\$82,375	1.1
Religious issues	3	2	\$31,250	2.3
Sexual misconduct	31	14	\$105,446	1.4
Wrongful life / birth	1			1.0
Not applicable, no allegation of medical injury	8	4	\$10,900	2.3
All acts of self harm	41	21	\$358,685	8.5
Patient harmed third party	1			1.0

Allegations by Category, 2002-2010				
Allegation	Occurrences	Paid Occurrences	Average Indemnity per Paid Occurrence	Average Injury Severity (1 - 9) (All)
Injury from aspiration	5	1	\$150,000	7.8
Failure to warn of health hazard	28	2	\$8,750	5.7
Abuse / neglect	4	1	\$97,500	6.3
Refusal to treat / indifference	41	1	\$30,000	2.0
EMTALA violation	4			2.3
Fall while under care or on premises	481	285	\$116,588	4.9
Harmed by 3rd party	34	18	\$75,409	5.0
Injury during transporting or repositioning	76	48	\$87,942	4.3
Injury from patient positioning	1			4.0
Injury from improper operation of equipment	4	1	\$10,000	5.0
Injury while restraining patient or by security	5	3	\$103,352	4.2
Elopement from facility	5	5	\$381,000	9.0
Other injury unrelated to medical treatment	48	39	\$122,398	5.3
Unknown	10	2	\$79,628	2.7
Subtotal - Patient Safety & Legal / Ethical Related Allegations	955	488	\$119,132	4.4
Unknown	301	82	\$177,046	5.3
Total	8,833	3,887	\$284,211	5.4

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons
	Paid Occurrences	Paid Occurrences	Defendants With Payments	Defendants Who Were Physicians or Surgeons	
Diagnostic (by Initial Condition) - Infectious Diseases					
Myocardial infarction	1	1	1	1	100.0%
Integumentary system - skin, hair, nails etc	3	1	5	2	40.0%
Auditory condition	3	9			66.7%
Meningitis, encephalitis, or other neurological infection	1	1			
Other or unknown nervous system disorders	23	18	80	29	53.8%
Spine / spinal cord disorder	10	5	31	16	67.7%
Musculoskeletal disorder order- excluding spine	4	3	14	4	57.1%
Blood and immune disorders	1		3		66.7%
Respiratory infections	33	18	60	21	46.7%
Digestive disorders	13	4	31	4	58.1%
Diseases of the genitourinary system	4	2	7	3	28.6%
Diseases of the reproductive system	4	3	11	4	63.6%
Other respiratory distress	1	1	1	1	75.0%
Gangrene or other necrotizing condition	1	1	1	1	
Staph infection	1	1	3	2	66.7%
Other infection	1	1	2	1	100.0%
Septic condition	7	4	25	6	56.0%
Unknown infectious condition	29	15	49	18	55.1%
Diagnostic (by Initial Condition) - Non-Infectious Diseases					
Hematoma / aneurysm	29	18	64	27	50.0%
Embolism/ thrombosis	39	22	111	34	57.7%
Ischemia / vascular deficiency	18	10	50	16	56.0%
Hypoxia	1	1	2	1	62.5%
Myocardial infarction	51	23	109	34	49.5%
Stroke	42	21	107	30	50.5%

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2010**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
							Defendants With Payments	Defendants Who Were Physicians or Surgeons
Integumentary system - skin, hair, nails etc	1	1	1	1	1	1	66.7%	50.0%
Auditory condition	2	1	3	3	1	1	65.7%	54.5%
Visual condition	13	9	35	12	11	11	54.0%	30.4%
Other or unknown nervous system disorders	23	7	63	23	23	23	51.4%	
Spine / spinal cord disorder	31	14	72	3	15	3	60.0%	
Musculoskeletal disorder order- excluding spine	9	3	15	5	15	7	53.3%	
Compartment syndrome	6	5	27	4	27	4	59.3%	
Cancer - oral	12	2	134	29	29	4	61.2%	51.7%
Cancer - digestive tract	52	24	155	37	37	4	65.8%	67.6%
Cancer - respiratory tract	66	28	45	14	45	14	53.3%	50.0%
Cancer - bone and cartilage	19	11	54	14	54	14	50.0%	35.7%
Cancer - skin	27	10	1	1	1	1		
Cancer - mesothelial and soft tissue	1	1	174	43	43	43	51.1%	41.9%
Cancer - breast	80	30	73	18	18	18	46.6%	44.4%
Cancer - reproductive organs	28	14	39	14	39	14	59.0%	42.9%
Cancer - kidney, bladder and related	19	11	19	6	19	6	52.6%	50.0%
Cancer - central nervous system	6	4	48	13	48	13	66.7%	61.5%
Cancer - Thyroid and other endocrine glands	19	9	12	2	12	2	50.0%	50.0%
Cancer - Hodgkin's, lymphoma, and related	8	2	62	12	62	12	53.2%	58.3%
Cancer - unknown type	25	10	2	1	2	1	100.0%	100.0%
Cancer - ill defined	1	1	86	25	86	25	61.6%	64.0%
Benign or unknown neoplasms	34	15	31	11	31	11	51.6%	27.3%
Blood and immune disorders	12	8	30	12	30	12	56.7%	41.7%
Diabetes	13	8	47	16	47	16	59.6%	43.8%
Endocrine, nutritional, and metabolic disorders	19	13	1	1	1	1	100.0%	100.0%
Respiratory infections	1	1	13	6	13	6	61.5%	33.3%
Other respiratory conditions	6	3	342	96	342	96	56.4%	49.0%
Digestive disorders	131	64						

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons	
	Occurrences	Paid Occurrences	Defendants With Payments	Defendants With Payments	Defendants Who Were Physicians or Surgeons	
Diseases of the genitourinary system	21	11	37	15	48.6%	40.0%
Diseases of the reproductive system	16	8	39	14	46.2%	14.3%
Poison, exposure to toxin	6	2	22	2	72.7%	
Other respiratory distress	2	1	3	2	66.7%	50.0%
Healthy patient misdiagnosed with condition	31	12	46	13	56.5%	46.2%
Development of gangrene or other necrotizing condition	1	1	1	1		
Staph infection contracted during care	1		5		60.0%	
Other infection contracted during care	1	1	3	2	66.7%	50.0%
Development of septic condition during care	1		2			
Trauma – fracture	125	40	231	52	47.2%	42.3%
Trauma - dislocation w/out fracture	3	1	8	1	50.0%	
Trauma - Cuts, burns, abrasions	2	1	5	1	20.0%	100.0%
Trauma – neurological	4	4	7	4	57.1%	50.0%
Trauma – spine	32	14	80	28	56.3%	60.7%
Trauma - sprains or other soft tissue injury	1		1		100.0%	
Trauma - injury to tendons or muscle	25	5	34	6	52.9%	33.3%
Trauma - injury to nerves	1		1			
Trauma - injury to internal organs	42	25	107	36	56.1%	50.0%
Trauma - details unknown	3	1	3	1	66.7%	100.0%
Not applicable, no allegation of medical injury	1	1	1	1		
Unknown	265	117	533	153	50.7%	44.4%
Subtotal - Diagnostic Related Conditions	1,568	725	3,545	1,018	54.2%	46.5%
Anesthesia Related Allegations						
Hematoma / aneurysm - complication of anesthesia	1	1	2	1	50.0%	
Ischemia / vascular deficiency - complication of anesthesia	3	2	10	7	60.0%	71.4%
Hypoxia - complication of anesthesia	6	5	14	6	28.6%	16.7%
Myocardial infarction - complication of anesthesia	2		5	5	40.0%	

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010							% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants Paid Occurrences	Defendants With Payments	Defendants Who Were Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons	
Wrong dosage administered	1	1	5	5	40.0%	40.0%	
Cut, puncture, tear during injection	2	1	10	2	70.0%	50.0%	
Cut, puncture, tear during other catheterization	1		7		28.6%		
Endotracheal tube wrongly placed	2	1	3	1	33.3%		
Injury from aspiration	1	1	3	2	66.7%	50.0%	
Other respiratory distress	13	7	30	11	43.3%	54.5%	
Anesthetic or intra-operative awareness	6	4	14	5	50.0%		
Other inadequate anesthesia	15	9	24	9	29.2%	22.2%	
Failure to timely / properly intubate	11	9	36	18	47.2%	33.3%	
Injury during intubation	59	14	77	17	35.1%	17.6%	
Injury from equipment malfunction	2	1	6	1	50.0%		
Unknown	1	1	2	1	100.0%	100.0%	
Subtotal - Anesthesia Related Allegations	126	57	248	86	41.5%	32.6%	
Surgery Related Allegations							
Hematoma / aneurysm - complication of surgery	23	16	63	28	46.0%	50.0%	
Embolism/ thrombosis - complication of surgery	45	20	107	26	53.3%	26.9%	
Ischemia / vascular deficiency - complication of surgery	38	15	99	25	51.5%	40.0%	
Hypoxia - complication of surgery	13	6	28	9	50.0%	22.2%	
Myocardial infarction- complication of surgery	40	19	98	29	50.0%	31.0%	
Stroke - complication of surgery	19	7	48	9	52.1%	33.3%	
Cut, puncture, tear during surgery	467	264	842	317	55.9%	57.4%	
Cut, puncture, tear during injection	6	2	13	2	53.8%	100.0%	
Cut, puncture, tear during endoscopic exam	5	1	8	1	37.5%		
Cut, puncture, tear during heart catheterization	29	11	61	17	50.8%	35.3%	
Cut, puncture, tear during other catheterization	4	1	7	1	14.3%		
Cut, puncture, tear during other medical procedure	1	1	1	1	100.0%	100.0%	
Foreign body retained - surgery related	191	116	359	136	47.9%	29.4%	

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2010**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
							Defendants With Payments	Defendants Who Were Physicians or Surgeons
Foreign body retained - during heart catheterization	3	1	5	1	1	1	40.0%	100.0%
Inappropriate temperature in local application	8	6	15	7	7	7	40.0%	14.3%
Contaminated substance taken or injected	4	2	7	3	3			
Failure in suture or ligature	3	1	4		1	1	75.0%	100.0%
Failure to introduce or remove other medical implement	3	1	6		3	3	33.3%	33.3%
Improper placement of prosthetic device	82	29	133		34	34	56.4%	41.2%
Incorrect prosthetic device, or wrong size	36	12	60		14	14	56.7%	35.7%
Improper placement of therapeutic device	37	16	84		21	21	53.6%	47.6%
Incorrect therapeutic device, or wrong size	4	2	8		3	3	62.5%	66.7%
Injury from equipment failure	15	1	36		1	1	63.9%	
Incorrect blood type	1		1			1	100.0%	
Did not consent to procedure	9	4	16		4	4	56.3%	75.0%
Failure to identify or treat compartment syndrome	15	10	50		21	21	48.0%	52.4%
Procedure performed on wrong body part	66	51	130		67	67	48.5%	46.3%
Misset fracture or non-union	58	30	104		39	39	50.0%	46.2%
Sutures, staples, etc improperly placed	38	20	63		22	22	58.7%	54.5%
Other improper closure of surgical site	72	36	133		46	46	60.2%	56.5%
Injury from aspiration	12	5	30		7	7	43.3%	14.3%
Other respiratory distress	15	6	46		9	9	43.5%	22.2%
Development of fistula	28	12	42		13	13	69.0%	69.2%
Treatment did not have intended effect	273	73	413		78	78	60.3%	59.0%
Failure to warn of risks of procedure	5	1	11		1	1	45.5%	100.0%
Allergic reaction to medical materials, excluding healthy patient misdiagnosed with condition	6	2	12		2	2	41.7%	
Healthy patient misdiagnosed with condition	1	1	4		2	2	50.0%	100.0%
Wrong patient	2	1	7		2	2	28.6%	100.0%
Inappropriate handling of transplantable material	43	40	112		88	88	17.9%	2.3%
Aborted surgery	10	5	25		6	6	56.0%	50.0%
Unnecessary surgery or procedure	84	26	159		32	32	49.1%	43.8%

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2010**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons		
							Defendants With Payments	Defendants Who Were Physicians or Surgeons	Defendants Who Were Physicians or Surgeons
Pressure ulcers during care	13	6	27	7	7	55.6%	14.3%	50.0%	50.0%
Development of gangrene or other necrotizing condition	13	4	47	6	6	53.2%	47.6%	36.4%	36.4%
Staph infection contracted during care	40	10	82	11	11	46.3%	35.8%	47.4%	47.4%
Other infection contracted during care	252	88	454	109	109	58.9%	52.0%	71.4%	71.4%
Development of septic condition during care	29	9	90	19	19	58.9%	52.0%	35.5%	35.5%
Excess blood loss during surgery or treatment	13	5	25	7	7	55.5%	50.0%	25.0%	25.0%
Postoperative bleeding	51	23	128	37	37	50.0%	40.0%	50.0%	50.0%
Other problem with surgical site	16	4	20	4	4	80.0%	80.0%	50.0%	50.0%
Other problem in post-surgical care	5		10						
Failed sterilization	7	4	10	4	4	60.0%	50.0%	50.0%	50.0%
Accidental or unnecessary sterilization	6		16						
Failure to timely / properly intubate	4	1	10	1	1	50.0%	50.0%	50.0%	50.0%
Delay in scheduling surgery	1		1						
Failure to monitor	4	3	8	4	4	37.5%	44.4%	44.4%	44.4%
Retained body part	6	1	9	2	2	53.8%	64.3%	53.8%	53.8%
G-tube or feeding tube improperly placed or malfunc	14	10	39	14	14	58.3%	58.3%	58.3%	58.3%
Failure in follow-up care	5		12						
Physician delay or failure to respond to call	1	1	1	1	1	57.1%	55.6%	55.6%	55.6%
Other surgical injury - central nervous system	14	7	28	9	9	57.1%	55.6%	55.6%	55.6%
Other surgical injury - veins or arteries	1	1	1	1	1	51.2%	41.7%	50.0%	42.9%
Other injury incidental to medical procedure	23	11	41	12	12	57.1%	50.0%	50.0%	53.3%
Injury from improper operation of equipment	3	2	7	2	2	35.0%	45.8%	50.0%	50.0%
Injury from equipment malfunction	10	5	20	7	7	35.0%	45.8%	50.0%	50.0%
Injury from patient positioning	32	15	72	19	19	50.0%	53.3%	54.5%	54.5%
Other surgical injury - fracture	7	1	10	1	1	50.0%	50.0%	50.0%	50.0%
Other surgical injury - internal organ	23	7	45	11	11	53.3%	50.0%	50.0%	50.0%
Other surgical injury - non-fracture musculoskeletal injury	2		4						
Other surgical injury - nerve injury	61	16	116	17	17	56.9%	47.1%	47.1%	47.1%

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010						% of Defendants With Payments Who Were Physicians or Surgeons
Allegation	Occurrences	Paid Occurrences	Defendants	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	
Other surgical injury - peripheral nervous system	8	4	15	4	53.3%	75.0%
Other surgical injury - impaired vision	10	5	18	7	50.0%	57.1%
Other injury unrelated to medical treatment	1	1	3	2	33.3%	
Other surgical injury - morphology problem / disfigurement	2		3		66.7%	
Nonadministration of necessary care or other omission	11	7	26	9	57.7%	55.6%
Not applicable, no identifiable allegation of medical injury	6		7		57.1%	
Unknown	234	82	361	86	51.2%	43.0%
Subtotal - Surgery Related Allegations	2,742	1,206	5,216	1,541	52.0%	42.8%
Medication Related Allegations						
Agent use or selection error	1		2		50.0%	
Medication administered via the wrong route	3	2	3	2	100.0%	100.0%
Wrong dosage administered	146	97	240	116	30.0%	14.7%
Wrong medication administered	148	107	161	110	11.8%	5.5%
Medication error	8	4	13	4	38.5%	
Allergic reaction to medication	54	28	81	33	38.3%	30.3%
Interaction of two or more medications	37	19	85	34	50.6%	38.2%
Addiction or withdrawal issues	14	4	27	4	55.6%	25.0%
Injury from excessive use of medication	24	11	36	12	58.3%	66.7%
Other adverse reaction - steroids	9	4	20	5	55.0%	20.0%
Other adverse reaction - anti-seizure medications	2		5		40.0%	
Other adverse reaction - digestives medications	3	2	6	2	66.7%	100.0%
Other adverse reaction - anticoagulants	47	11	70	19	60.0%	52.6%
Other adverse reaction - Heart medications	7	1	11	1	63.6%	100.0%
Other adverse reaction - hypertension medications	5		12		75.0%	
Other adverse reaction - weight loss medications	29		38		78.9%	
Other adverse reaction - topical applications	1		1		100.0%	
Other adverse reaction - adrenaline & related	3	2	6	2	33.3%	

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons
	Occurrences	Paid Occurrences	Defendants With Payments	% of Defendants Who Were Physicians or Surgeons	
Other adverse reaction - Pain management, non-narcotic	12	3	17	41.2%	
Other adverse reaction - Pain management, narcotic	19	2	51	45.1%	
Other adverse reaction - Sedatives & relaxants	4	2	7	57.1%	50.0%
Other adverse reaction – chemotherapy	7	2	30	2	80.0%
Other adverse reaction - cholesterol agents	7	1	10	2	60.0%
Other adverse reaction - Hormonal treatments	3	4			50.0%
Other adverse reaction – vaccines	1		2		
Other adverse reaction - Cognitive & affective disorder	108	1	142	1	86.6%
Other adverse reaction - diabetic medications	7	2	9	2	66.7%
Other adverse reaction - Immune medications	3	1	4	2	25.0%
Other adverse reaction – antibiotics	14	5	26	7	46.2%
Other adverse reaction - antifungal agents	1		1		100.0%
Other adverse reaction - antiviral agents	1	1	2	2	
Other adverse reaction - antiparasitic agents	2	1	4	1	75.0%
Other adverse reaction - anti-inflammatory, excluding steroids	5		7		42.9%
Other adverse reaction - unknown medications	91	19	152	22	53.9%
Cut, puncture, tear during injection	1		1		100.0%
Incorrect dilution of fluid	1		2		50.0%
Contaminated substance taken or injected	3		5		20.0%
Improper placement of therapeutic device	1	1	3	2	100.0%
Nonadministration of necessary care or other omission	1		1		100.0%
Treatment did not have intended effect	1		1		
Other infection contracted during care	1		1		100.0%
Premature extubation	5	4	7	4	42.9%
Injury from improper operation of equipment	1	1	1	1	
Injury from equipment malfunction	2		2		
Unknown	7	2	15	3	42.9%
Subtotal - Medication Related Allegations	850	338	1,324	401	47.6%
					22.4%

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons
	Paid Occurrences	Occurrences	Defendants Paid	Defendants With Payments	
IV & Blood Products Related Allegations					
Embolism/ thrombosis	6	3	6	3	
IV infiltration event	93	50	137	55	21.2%
Cut, puncture, tear during injection	12	6	15	6	26.7%
Cut, puncture, tear during other catheterization	1		1		100.0%
Foreign body retained - during injection	4	4	5	4	
Excessive amount of blood or other fluid	1	1	2	1	
Incorrect dilution of fluid	1	1	1	1	
Inappropriate temperature in local application	2	2	5	3	40.0%
Nonadministration of necessary drug or other substance	1	1	1	1	
Improper placement of therapeutic device	1		1		
Incorrect blood type	2	2	5	2	60.0%
Failure to identify or treat compartment syndrome	2		3		33.3%
Procedure performed on wrong body part	1	1	1	1	
Staph infection contracted during care	5	2	8	2	37.5%
Other infection contracted during care	5	4	6	4	16.7%
Development of septic condition during care	1		3		66.7%
Postoperative bleeding	1		1		100.0%
Injury from improper operation of equipment	1	1	1	1	
Not applicable, no identifiable allegation of medical injury	1	1	1	1	
Unknown	4	1	4	1	
Subtotal - IV & Blood Products Related Allegations	145	80	207	86	22.7%
Pregnancy & Childbirth Related Allegations					
Ectopic pregnancy	23	7	57	8	49.1%
Spontaneous abortion / stillbirth	30	18	56	22	41.1%
Complications w/ abortion	6	3	12	3	66.7%
Complications w hypertension	1		3		66.7%

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2010**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons		
							Defendants With Payments	Defendants Who Were Physicians or Surgeons	% of Defendants Who Were Physicians or Surgeons
Eclampsia	15	6	34	11	11	70.6%	63.6%	63.6%	63.6%
Infections	26	11	57	13	50.9%	38.5%	38.5%	38.5%	38.5%
Complications of gestational diabetes	5	2	12	3	41.7%	33.3%	33.3%	33.3%	33.3%
Other maternal complications related to pregnancy	2	2	4	2	100.0%	100.0%	100.0%	100.0%	100.0%
Complications of multiple gestation	4	1	6	1	50.0%	100.0%	100.0%	100.0%	100.0%
Complications from disproportion	14	7	23	9	43.5%	22.2%	22.2%	22.2%	22.2%
Fetal abnormality or damage	6	2	18	3	50.0%	66.7%	66.7%	66.7%	66.7%
RH Isoimmunization	2	2	4	2	50.0%	50.0%	50.0%	50.0%	50.0%
Complications of placental disorders	38	18	73	26	49.3%	42.3%	42.3%	42.3%	42.3%
Complications from prolonged pregnancy	1	1	1	1	1	16.7%	16.7%	16.7%	16.7%
Pre-term labor	17	5	26	6	34.6%	25.0%	25.0%	25.0%	25.0%
Prolonged labor	7	4	12	4	41.7%	45.8%	45.8%	45.8%	45.8%
Shoulder dystocia	67	34	136	48	45.6%	83.3%	83.3%	83.3%	83.3%
Other obstructed labor	7	4	10	6	60.0%	50.0%	50.0%	50.0%	50.0%
Umbilical cord complications	2		6						
Other obstetric trauma	5	3	13	5	23.1%	20.0%	20.0%	20.0%	20.0%
Postpartum hemorrhage	4	2	14	3	35.7%				
Retained placenta and membranes	2		2						
Fetus / newborn affected by maternal condition unr	5	3	17	11	64.7%	45.5%	45.5%	45.5%	45.5%
Deficient fetal growth rate	4	3	11	6	36.4%	50.0%	50.0%	50.0%	50.0%
Intracranial laceration or hemorrhage due to birth	6	4	8	4	12.5%				
Other birth injuries to central nervous system	19	13	35	18	42.9%	44.4%	44.4%	44.4%	44.4%
Birth injury to peripheral nervous system	14	7	32	9	53.1%	55.6%	55.6%	55.6%	55.6%
Other birth injuries	2	2	3	2	33.3%				
Intrauterine hypoxia	75	42	157	66	43.3%	42.4%	42.4%	42.4%	42.4%
Respiratory distress of newborn	1	1	3	2	66.7%	50.0%	50.0%	50.0%	50.0%
Pulmonary hemorrhage originating in the perinatal	1	1	2	2	100.0%	100.0%	100.0%	100.0%	100.0%
Hemolytic disease of fetus or newborn	1	1							

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons
	Occurrences	Paid Occurrences	Defendants With Payments	Defendants Who Were Physicians or Surgeons	
Kernicterus	1	1	1	1	50.0%
Metabolic / endocrine disorders of fetus or newborn	1	1	2	1	
Seizure disorder of infant	2	1	3	1	
Mix-up of newborn at discharge	1		1		
Cut, tear, perforation	17	5	25	5	28.0%
Retained surgical or other material	16	10	27	14	51.9%
Cardiovascular complications of pregnancy	8	3	18	7	50.0%
Injury from equipment failure	1		2		50.0%
Sutures, staples, etc improperly placed	1	1	1	1	100.0%
Other improper closure of surgical site	2	1	3	1	
Other respiratory distress	1		2		50.0%
Development of fistula	2		4		50.0%
Unnecessary surgery or procedure	1		1		100.0%
Development of gangrene or other necrotizing condition	4	1	14	3	71.4%
Development of septic condition during care	1	1	2	1	50.0%
Postoperative bleeding	1		2		50.0%
Other problem with surgical site	1		1		100.0%
Retained body part	2		7		71.4%
Physician delay or failure to respond to call	1	1	1	1	
Injury to fetus or mother due to procedure unrelated to pregnancy	3	1	4	1	50.0%
Other injury incidental to medical procedure	2	2	5	3	60.0%
Other injury unrelated to medical treatment	1	1	2	2	50.0%
Unknown	97	31	120	42	46.2%
Subtotal - Pregnancy & Childbirth Related Allegations	549	269	1,096	380	46.9%
	Non-surgical Treatment Related Allegations				43.2%
Hematoma / aneurysm - resulting from treatment	11	5	25	6	44.0%
Embolism/ thrombosis - resulting from treatment	17	7	27	8	33.3%

**Occurrences and Defendants, by Allegation
Closed Occurrences, 2002-2010**

Allegation	Occurrences	Occurrences	Paid	Occurrences	Defendants	Payments	% of Defendants With Payments Who Were Physicians or Surgeons	
							Defendants With Payments	Defendants Who Were Physicians or Surgeons
Ischemia / vascular deficiency - resulting from treatment	7	2	14	2	2	50.0%	50.0%	50.0%
Hypoxia - resulting from treatment	7	4	13	6	6	23.1%	16.7%	16.7%
Myocardial infarction - resulting from treatment	27	14	56	17	17	51.8%	64.7%	64.7%
Stroke - resulting from treatment	17	3	38	6	6	71.1%	66.7%	66.7%
Wrong dosage administered	4	2	6	3	3	16.7%		
Extravasation from injection	2		3		3	33.3%		
Cut, puncture, tear during injection	62	29	95	31	31	36.8%	32.3%	32.3%
Cut, puncture, tear during endoscopic exam	60	24	129	30	30	55.0%	50.0%	50.0%
Cut, puncture, tear during other catheterization	27	11	58	12	12	51.7%	25.0%	25.0%
Cut, puncture, tear during other medical procedure	40	26	54	29	29	29.6%	17.2%	17.2%
Foreign body retained - during injection	1	1	1	1	1	100.0%		
Foreign body retained - during endoscopic exam	1	1	2	1	1	50.0%		
Foreign body retained - during catheterization	1		1		1	100.0%		
Foreign body retained - during other medical procedure	2	2	2	2	2	50.0%		
Failure of sterile precautions	1	1	1	1	1	100.0%		
Excessive amount of blood or other fluid	3	1	7	2	2	28.6%	100.0%	100.0%
Incorrect dilution of fluid	2	2	4	3	3	50.0%	33.3%	33.3%
Overdose of radiation during therapy	16	8	30	9	9	50.0%	33.3%	33.3%
Dosage failure in electroshock therapy	3	2	8	3	3	37.5%		
Inappropriate temperature in local application	18	14	21	14	14	9.5%		
Nonadministration of necessary drug or other substance	5	1	8	1	1	12.5%		
Contaminated substance taken or injected	1		1		1	100.0%		
Wrong fluid used in transfusion	5	5	9	8	8	33.3%	37.5%	37.5%
Performance of inappropriate operation or procedure	3	2	4	2	2			
Improper placement of prosthetic device	2	1	2	1	1			
Incorrect prosthetic device, or wrong size	1		1		1			
Improper placement of therapeutic device	20	8	27	11	11	37.0%	36.4%	36.4%
Incorrect therapeutic device, or wrong size	2	1	2	1	1			

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons
	Occurrences	Paid Occurrences	Defendants Paid	Defendants With Payments	
Nonadministration of necessary care or other omission	92	42	177	50	53.1%
Injury from equipment failure	3	1	3	1	46.0%
Civil rights action originating among incarcerated population	130	4	302	5	20.0%
Incorrect blood type	1	1	1	1	
Did not consent to procedure	4	1	4	1	25.0%
Failure to identify or treat compartment syndrome	5	3	15	3	33.3%
Procedure performed on wrong body part	2	1	4	2	50.0%
Misset fracture or non-union	43	16	68	17	51.5%
Sutures, staples, etc improperly placed	4		4		41.2%
Other improper closure of surgical site	4	2	5	2	50.0%
Injury from aspiration	21	9	52	12	41.7%
Other respiratory distress	14	7	23	11	18.2%
Failure to stabilize prior to transfer / discharge	25	14	49	16	49.0%
Treatment did not have intended effect	69	20	113	26	48.7%
Failure to warn of risks of procedure	2		2		50.0%
Allergic reaction to medical materials, excluding	11	6	12	6	16.7%
Wrong patient	4	3	4	3	8.3%
Inappropriate handling of transplantable material	1		1		100.0%
Unnecessary surgery or procedure	9		10		50.0%
Pressure ulcers during care	176	93	304	110	38.5%
Development of gangrene or other necrotizing condi	14	5	31	6	51.6%
Staph infection contracted during care	12	3	43	4	67.4%
Other infection contracted during care	110	33	152	36	34.2%
Development of septic condition during care	13	9	28	13	57.1%
Other problem with surgical site	1		1		
Failed sterilization	1		2		50.0%
Failure to timely / properly intubate	18	15	31	17	35.5%
Improper phone of other remote instructions	1	1	1	1	100.0%

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons	
	Occurrences	Paid Occurrences	Defendants With Payments	Defendants With Payments	Defendants Who Were Physicians or Surgeons	% of Defendants With Payments Who Were Physicians or Surgeons
Delay in scheduling surgery	4	3	7	5	100.0%	100.0%
Other Delay	10	2	12	2	33.3%	
Failure to monitor	10	6	20	8	75.0%	50.0%
Delay in transport	5	2	5	2		
Failed resuscitation	6	3	6	3	16.7%	
Other failure to effectively treat	30	12	60	18	53.3%	55.6%
Failure to communicate with patient	2	1	2	1	100.0%	100.0%
Abuse / neglect	4	2	7	4	14.3%	25.0%
Retained external body, excluding med equipment	5	2	5	2	20.0%	
Refusal to treat / indifference	10		18		61.1%	
Failure to ensure proper nutrition or hydration	14	7	20	8	35.0%	12.5%
G-tube or feeding tube improperly placed of malfunction	8	2	10	2	50.0%	50.0%
Failure to make timely or appropriate referral	9	4	21	5	38.1%	20.0%
Delay in Emergency Department	12	3	18	3	27.8%	
Failure in follow-up care	12	4	19	4	68.4%	25.0%
Physician delay or failure to respond to call	2	1	5	2	80.0%	100.0%
Injury to fetus or mother due to procedure unrelated	1		1		100.0%	
Injury during physical therapy	123	55	141	57	7.8%	3.5%
Injury from patient positioning	5		6		16.7%	
Other injury incidental to medical procedure	20	7	32	8	37.5%	12.5%
Injury from improper operation of equipment	9	5	13	5	15.4%	
Injury from equipment malfunction	10	6	14	6	28.6%	16.7%
Other injury unrelated to medical treatment	2	2	3	2	33.3%	50.0%
Not applicable, no allegation of medical injury	9	5	10	5	30.0%	20.0%
Unknown	118	43	160	50	33.5%	32.7%
Subtotal - Non-surgical Treatment Related Allegations	1,597	642	2,705	754	43.1%	28.2%
Patient Safety and Legal / Ethical Related Allegations						

Allegation	Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010				% of Defendants With Payments Who Were Physicians or Surgeons	
	Occurrences	Paid Occurrences	Defendants With Payments	Defendants With Payments	Defendants Who Were Physicians or Surgeons	
Assault & battery	21	11	23	12	21.7%	
Breach of patient confidentiality	52	20	62	20	32.3%	20.0%
Breach of specific regulation	15	4	20	5	20.0%	60.0%
False imprisonment	13	2	18	2	33.3%	
Other legal or ethical misconduct	23	4	29	4	24.1%	25.0%
Religious issues	3	2	4	2	50.0%	50.0%
Sexual misconduct	31	14	39	16	28.2%	12.5%
Wrongful life / birth	1		2		50.0%	
Not applicable, no allegation of medical injury	8	4	9	4	11.1%	
All acts of self harm	41	21	95	24	46.3%	29.2%
Patient harmed third party	1		2		100.0%	
Nonadministration of necessary care or other omission	3	2	9	3	66.7%	66.7%
Injury from aspiration	5	1	5	1		
Pressure ulcers during care	2		2			
Failure to warn of health hazard	28	2	28	2	92.9%	
Abuse / neglect	4	1	6	1	33.3%	
Refusal to treat / indifference	41	1	91	3	46.2%	33.3%
EMTALA violation	4		4		50.0%	
Fall while under care or on premises	481	285	611	302	17.3%	4.3%
Harmed by 3rd party	34	18	47	18	40.4%	5.6%
Injury during transporting or repositioning	76	48	87	50	6.9%	6.0%
Injury during physical therapy, alleging assault	1	1	2	1		
Injury from patient positioning	1		1		100.0%	
Injury from improper operation of equipment	4	1	4	1	25.0%	
Injury while restraining patient or by security	5	3	5	3	40.0%	
Elopement from facility	5	5	5	5		
Other injury unrelated to medical treatment	47	38	56	40	14.3%	2.5%
Unknown patient safety, legal or ethical breach	3		3	3	33.3%	

Occurrences and Defendants, by Allegation Closed Occurrences, 2002-2010					
Allegation	Occurrences	Paid	Occurrences	Defendants With Payments	% of Defendants With Payments Who Were Physicians or Surgeons
					Defendants Who Were Physicians or Surgeons
Subtotal - Patient Safety & Legal / Ethical Allegations	955	488	1,271	519	25.6%
Unknown	301	82	406	83	35.7%
Total	8,833	3,887	16,018	4,868	47.2%
					34.7%

Surgery Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Infectious Conditions				
External ear	1	1	\$225,000	3.0
Middle ear, mastoid, or inner ear	4	4	\$199,375	5.0
Heart disease	1			9.0
Acute upper respiratory infections	3	2	\$161,400	5.3
Gastro-esophageal diseases	1	1	\$400,000	9.0
Diseases of the appendix	1	1	\$30,000	3.0
Skin infections	2	1	\$3,103	6.5
Musculoskeletal - excluding spine	1			3.0
Other diseases of urinary system	1			3.0
Subtotal	15	10	\$177,840	5.3
Neoplasms & Cancer				
Oral	5	4	\$297,132	7.0
Digestive organs	12	4	\$180,000	7.1
Respiratory organs	7	4	\$372,500	8.1
Bone and articular cartilage	2	2	\$129,076	6.5
Skin	3	3	\$19,167	3.7
Breast	9	5	\$79,235	5.1
Female genital organs	7	4	\$258,053	5.0
Male genital organs	2	1	\$316,667	6.5
Urinary tract, including kidney & bladder	2	1	\$40,000	4.0
Eye, brain, other central nervous system	1			7.0
Thyroid & other endocrine glands	2			5.5
Lymphoid and related, including Hodgkin	31	30	\$176,474	6.3
Neoplasms of unknown type	77	41	\$318,523	5.4
Subtotal	160	99	\$240,938	5.8
Metabolic or Endocrine Condition				
Immune system disorders	1	1	\$25,000	3.0
Disorders of thyroid gland	13	9	\$184,456	5.5
Diabetes	4	1	\$450,000	7.5
Disorders of the endocrine glands	2	1	\$900,000	9.0
Malnutrition / dehydration	1	1	\$50,000	9.0
Obesity	42	22	\$535,958	6.6
Other metabolic disorders	2			5.0
Subtotal	65	35	\$424,319	6.4
Neurological / Nervous System Disorders				
Inflammatory central nervous diseases	5	2	\$240,625	6.6
Epilepsy and related syndromes	3	2	\$450,000	6.7
Migraine and headache syndromes	1			3.0

Surgery Related Adverse Outcomes
By Initial Condition
Closed Occurrences, 2002-2010

Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Sleep disorders	1			9.0
Nerve, nerve root and plexus disorders	5	1	\$50,000	5.8
Other - hydrocephalus	2			9.0
Subtotal	17	5	\$190,000	4.6
Auditory / Visual Conditions				
Disease of the eye	75	32	\$108,910	4.7
External ear	1			6.0
Middle ear, mastoid, or inner ear	10	4	\$277,500	5.0
Other ear disorders	1			4.0
Subtotal	87	36	\$30,833	0.7
Cardiovascular Conditions				
Heart disease	217	80	\$348,121	6.6
Cerbrovascular diseases	8	5	\$1,162,882	7.0
Atherosclerosis	8	2	\$200,000	6.0
Aortic aneurysm and dissections	14	5	\$845,000	6.4
Other aneurysm	3			6.0
other peripheral vascular diseases	5	1	\$15,000	5.2
Arterial embolism and thrombosis	1			7.0
other disorders of arteries	1			5.0
Phlebitis and thrombophlebitis	2	1	\$450,000	6.0
Portal vein thrombosis	1	1	\$900,000	6.0
Varicose veins of lower extremities	2			3.0
Hemorrhoids	3	2	\$606,250	5.0
Other circulatory disorders	1	1	\$65,000	4.0
Subtotal	266	98	\$133,489	1.1
Respiratory Conditions				
Acute upper respiratory infections	7	6	\$160,866	4.3
Influenza and pneumonia	1	1	\$475,000	8.0
Other disease of upper respiratory tract	6	4	\$212,032	5.0
Chronic lower respiratory diseases	2	1	\$75,000	7.0
Other diseases of respiratory system	7	5	\$209,000	4.9
Subtotal	23	17	\$143,713	3.7
Gastrointestinal Conditions				
Gastro-esophageal diseases	14	5	\$497,600	4.9
Gastric or peptic ulcer	1	1	\$380,000	99.0
Other diseases of stomach	2			5.0
Diseases of the appendix	23	13	\$272,028	4.7
Hernia	66	28	\$220,164	5.0
Chrons disease	2	1	\$225,000	4.0
Ulcerative colitis	6	3	\$275,000	5.8
Other noninfective gastroenteritis and colitis	3	3	\$407,181	7.7

Surgery Related Adverse Outcomes
By Initial Condition
Closed Occurrences, 2002-2010

Illness or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (All Cases)
Vascular disorders of the intestine	1			5.0
Paralytic ileus and obstructions without hernia	13	7	\$467,120	7.2
Diverticular disease of intestine	20	9	\$358,621	5.4
Fissure and fistula	6	4	\$100,625	4.5
Other disorders of intestine	3			8.3
Diseases of the liver	1	1	\$225,000	9.0
Gallbladder and pancreas	164	91	\$375,958	5.4
Other digestive disorders	7	4	\$251,750	5.0
Subtotal	332	170	\$321,745	5.4
Integumentary Conditions				
Skin infections	2	1	\$40,000	5.0
Disorders of skin appendages	5	3	\$73,167	3.8
Other skin disorders	3	1	\$200,000	4.3
Subtotal	10	5	\$83,900	943.7
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	402	173	\$201,461	4.4
Musculoskeletal - spine	247	93	\$401,390	5.2
Soft tissue disorders	1			4.0
Subtotal	650	266	\$140,336	2.0
Genitourinary Conditions				
Renal tubulo-interstitial disease	4	1	\$20,000	7.0
Renal failure	12	6	\$506,667	7.6
Urolithiasis	2	1	\$20,000	4.0
Other diseases of kidney or ureter	10	4	\$161,375	4.5
Other diseases of urinary system	14	4	\$181,566	4.7
Diseases of male reproductive organs	4			3.8
Inflammatory diseases of female pelvic organs	4	2	\$50,000	4.3
Diseases of female reproductive organs	154	63	\$326,721	4.6
Other disorders of genitourinary tract	3	2	\$137,811	3.7
Subtotal	207	83	\$305,914	4.7
Physical Trauma				
Fracture	101	38	\$308,260	4.7
Dislocation	2	1	\$151,752	7.5
Cuts, burns, abrasions to skin	7	3	\$68,333	3.9
Injury to tendons or muscle	24	6	\$167,000	4.1
Injury to nerves	2	1	\$95,000	7.0
Injury to internal organs	18	8	\$304,643	7.3
Other physical injury or trauma	2	2	\$27,180	4.5
Subtotal	156	59	\$66,869	1.9
Cosmetic surgery	125	48	\$128,499	3.8
Sterilization	18	7	\$196,143	4.0

Surgery Related Adverse Outcomes
By Initial Condition
Closed Occurrences, 2002-2010

Illness or Condition	Occurrences	Occurrences	Paid Indemnity	Average Per Paid Occurrence	Average Injury Severity (All Cases)
Abnormal findings-nervous /musculoskeletal		1			5.0
Subtotal	144	55	\$1,194,514	0.6	
Unknown	608	267	\$240,919	4.9	
Total	2,740	1,205	\$203,774	5.8	

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Infectious Diseases				
Staph infection	11	6	\$113,250	6.3
Meningitis	23	17	\$1,196,879	7.9
Encephalitis	1	1	\$665,000	9.0
Septic condition	4	4	\$95,000	7.8
Infectious disease - NOC	11	5	\$696,170	6.5
Immune system disorders	1			6.0
Middle ear, mastoid, or inner ear	3			5.7
Heart disease	6	4	\$330,000	8.2
Acute upper respiratory infections	3	2	\$350,000	9.0
Influenza and pneumonia	25	16	\$253,281	7.1
Other lower respiratory infections	7	2	\$137,500	6.4
Gastro-esophageal diseases	1	1	\$84,000	4.0
Diseases of the appendix	6	2	\$100,000	3.5
Diseases of the liver	2			4.5
Gallbladder and pancreas	1			9.0
Other digestive disorders	2	1	\$27,500	9.0
Skin infections	3	1	\$700,000	5.2
Musculoskeletal - excluding spine	5	2	\$265,000	4.8
Musculoskeletal - spine	9	5	\$1,013,667	7.3
Other diseases of kidney or ureter	2	1	\$142,500	9.0
Other diseases of urinary system	1			3.0
Diseases of male reproductive organs	1			5.0
Disorders of breast	1	1	\$200,000	5.0
Diseases of female reproductive organs	1	1	\$18,946	5.0
Abnormal findings-skin	1			9.0
Unknown	10	6	\$412,444	7.2
Subtotal	141	78	\$530,074	6.8
Neoplasms / Cancer				
Oral	12	2	\$120,000	7.6
Digestive organs	53	24	\$438,319	7.3
Respiratory organs	66	28	\$331,578	8.1
Bone and articular cartilage	19	11	\$386,943	7.3
Skin	28	11	\$387,727	6.5
Mesothelial and soft tissue	1			9.0
Breast	81	30	\$462,097	7.6
Female genital organs	20	10	\$434,986	7.7
Male genital organs	8	4	\$271,875	8.1
Urinary tract, including kidney & bladder	19	11	\$285,628	6.9
Eye, brain, other central nervous system	6	4	\$262,675	7.7

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Thyroid & other endocrine glands	19	9	\$375,647	6.8
Ill-defined or unspecified sites	1	1	\$35,000	6.0
Lymphoid and related, including Hodgkin	8	2	\$631,750	7.9
Benign or unknown - in situ	12	3	\$131,667	5.6
Benign	8	4	\$195,000	5.3
Neoplasms of unknown behavior	8	4	\$312,625	6.5
Subtotal	369	158	\$374,449	7.3
Metabolic / Endocrine				
Nutritional, hemolytic, & aplastic anemias	7	5	\$781,333	7.7
Coagulation defects	2	1	\$450,000	8.0
Other diseases of blood	1	1	\$250,000	6.0
Immune system disorders	2	1	\$675,000	5.5
Disorders of thyroid gland	1	1	\$50,000	4.0
Diabetes	13	8	\$357,913	7.2
Disorders of the endocrine glands	4	2	\$295,500	6.3
Malnutrition / dehydration	2	2	\$41,667	7.5
other nutritional deficiencies	1	1	\$150,000	9.0
Obesity	1			9.0
Other metabolic disorders	10	7	\$532,143	7.9
Subtotal	44	29	\$439,459	7.3
Neurological / Nervous System				
Inflammatory central nervous diseases	8	2	\$331,250	7.1
Multiple sclerosis	1			2.0
Epilepsy and related syndromes	3			8.3
Transient cerebral ischemic attacks, vascular	1	1	\$815,000	7.0
Sleep disorders	1			1.0
Nerve, nerve root and plexus disorders	1			3.0
Cerebral palsy	1	1	\$75,000	6.0
Cauda Equina Syndrome	4	4	\$459,511	5.5
Other - hydrocephalus	2			5.5
Subtotal	22	8	\$423,818	6.1
Auditory / Visual Condition				
Disease of the eye	13	9	\$552,344	6.4
External ear	1	1	\$45,000	5.0
Middle ear, mastoid, or inner ear	1			3.0
Subtotal	15	10	\$501,610	6.1
Cardiovascular Condition				
Hypertensive diseases	3	3	\$322,333	7.0
Heart disease	150	69	\$380,381	7.9
Cerbrovascular diseases	76	33	\$441,395	6.6
Atherosclerosis	9	7	\$440,071	7.2

Diagnosis Related Adverse Outcomes
By Initial Condition
Closed Occurrences, 2002-2010

Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Aortic aneurysm and dissections	26	17	\$567,471	8.2
Other aneurysm	9	3	\$233,334	7.0
other peripheral vascular diseases	14	7	\$183,857	6.9
Arterial embolism and thrombosis	30	14	\$303,420	8.4
other disorders of arteries	3	3	\$1,016,667	7.3
Phlebitis and thrombophlebitis	9	4	\$268,796	6.0
Portal vein thrombosis	11	7	\$255,146	7.0
Other venous embolism and thrombosis	2	2	\$123,742	7.5
Subtotal	342	169	\$395,860	7.5
Respiratory Condition				
Chronic lower respiratory diseases	1	1	\$49,970	9.0
Lung diseases due to external agents	1	1	\$1,800,000	9.0
Other diseases of pleura	2	1	\$200,000	9.0
Other diseases of respiratory system	2			4.5
Subtotal	6	3	\$683,323	7.5
Gastrointestinal Conditions				
Gastro-esophageal diseases	3	1	\$946,659	6.3
Gastric or peptic ulcer	3	2	\$1,207,500	7.0
Other diseases of stomach	1			9.0
Diseases of the appendix	42	26	\$207,628	4.9
Hernia	8	3	\$50,000	4.1
Chron's disease	2	1	\$709,173	5.5
Ulcerative colitis	5	2	\$365,000	8.4
Other noninfective gastroenteritis and colitis	2	1	\$2,725,000	6.0
Vascular disorders of the intestine	5	2	\$260,000	7.2
Paralytic ileus and obstructions without hernia	24	13	\$448,408	7.6
Diverticular disease of intestine	15	9	\$343,580	6.3
Fissure and fistula	2	1	\$450,000	4.0
Other disorders of intestine	1			3.0
Diseases of the liver	4	1	\$100,000	7.3
Gallbladder and pancreas	12	2	\$102,500	4.3
Other digestive disorders	2			6.5
Subtotal	131	64	\$363,605	5.9
Integumentary Condition				
Other skin disorders	2	1	\$125,000	4.5
Subtotal	2	1	\$125,000	4.5
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	12	4	\$116,250	4.0
Musculoskeletal - spine	30	14	\$724,345	5.9
Subtotal	42	18	\$589,213	5.3
Genitourinary Condition				

Diagnosis Related Adverse Outcomes By Initial Condition Closed Occurrences, 2002-2010				
Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Claims
Glomerular disease	2	2	\$662,500	7.0
Renal tubulo-interstitial disease	4			4.3
Renal failure	9	6	\$186,250	7.3
Urolithiasis	1	1	\$300,000	6.0
Other diseases of kidney or ureter	3	2	\$1,000,000	6.3
Other diseases of urinary system	2			6.0
Diseases of male reproductive organs	11	5	\$116,500	5.1
Diseases of the female reproductive organs	4	2	\$846,875	5.0
Unknown	27	11	\$139,653	3.2
Subtotal	63	29	\$294,998	4.7
Traumatic Injuries / Toxins				
Poisoning and other external agents cause of injury	6	2	\$80,000	6.2
Fracture	151	54	\$241,416	4.0
Dislocation	4	1	\$450,000	3.5
Cuts, burns, abrasions to skin	3	2	\$103,750	4.3
Sprains, other soft tissue injury	2	1	\$97,500	4.0
Injury to tendons or muscle	29	9	\$106,268	4.0
Injury to nerves	2			5.5
Injury to internal organs	49	28	\$567,885	7.1
Subtotal	246	97	\$317,615	4.7
Unknown	146	61	\$294,148	6.0
Total	1,423	664	\$397,553	6.5

Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010				
Illness of Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Occurrences
Infectious Conditions				
Middle ear, mastoid, or inner ear	1			5.0
Other ear disorders	1			3.0
Acute upper respiratory infections	1			3.0
Influenza and pneumonia	1	1	\$100,000	9.0
Acute upper respiratory infections	1			4.0
Other lower respiratory infections	3	3	\$492,000	5.3
Chronic lower respiratory diseases	2	1	\$30,000	7.5
Peritonitis	1	1	\$2,500,000	7.0
Diseases of the liver	1			3.0
Skin infections	4	3	\$138,600	3.8
Disorders of skin appendages	1			5.0
Other diseases of urinary system	1			9.0
Diseases of male reproductive organs	1			3.0
Other disorders of genitourinary tract	1	1	\$50,000	4.0
Infectious disease - NOC	5	4	\$40,283	3.6
Unknown infectious condition	18	10	\$311,189	4.5
Subtotal	43	24	\$326,868	4.6
Neoplasms / Cancer				
Respiratory organs	2	1	\$25,000	9.0
Breast	1			9.0
Thyroid & other endocrine glands	1	1	\$250,000	9.0
Lymphoid and related, including Hodgkin	2	1	\$325,000	6.0
Unknown	1	1	\$275,000	6.0
Subtotal	7	4	\$218,750	7.7
Metabolic / Endocrine Conditions				
Nutritional, hemolytic, & aplastic anemias	1			9.0
Immune system disorders	1			3.0
Disorders of thyroid gland	3			2.0
Diabetes	21	5	\$52,158	4.8
Other disorders of glucose regulation	1			9.0
Other nutritional deficiencies	1	1	\$2,000	2.0
Obesity	44	1	\$502,740	2.9
Other metabolic disorders	4	1	\$200,000	5.0
Subtotal	76	8	\$120,692	3.6
Behavioral Condition				
Substance abuse	7	2	\$445,000	7.6

Medication Related Allegations By Initial Condition Closed Occurrences, 2002-2010				
Illness of Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Occurrences
Schizophrenia and delusional disorders	81	7	\$203,274	4.7
Affective disorders	43	9	\$94,515	4.1
Neurotic or stress related (anxiety, phobia, OCD)	3	1	\$6,255	4.0
Hyperkinetic and childhood behavioral disorders	1	1	\$5,000	4.0
Subtotal	135	20	\$158,740	4.6
Neurological Conditions				
Extrapyramidal, incl. Parkinson	2	2	\$127,309	3.5
Epilepsy and related syndromes	8	6	\$334,375	3.5
Migraine and headache syndromes	3			3.7
Nerve, nerve root and plexus disorders	1			4.0
Subtotal	14	8	\$282,608	3.6
Auditory / Visual Conditions				
Disease of the eye	7	2	\$15,000	5.1
Subtotal	7	2	\$15,000	5.1
Cardiovascular Conditions				
Hypertensive diseases	10	2	\$477,500	4.2
Heart disease	34	9	\$204,278	6.9
Cerbrovascular diseases	5	4	\$278,750	7.8
Atherosclerosis	10	4	\$151,684	5.3
Arterial embolism and thrombosis	2			9.0
Other arterial disorder	1	1	\$30,000	5.0
Phlebitis and thrombophlebitis	3			8.3
Portal vein thrombosis	1	1	\$185,000	5.0
Varicose veins of lower extremities	1			7.0
Subtotal	67	21	\$225,249	6.4
Respiratory Conditions				
Other disease of upper respiratory tract	1	1	\$110,000	1.0
Chronic lower respiratory diseases	5			4.2
Lung diseases due to external agents	1	1	\$87,500	3.0
Subtotals	7	2	\$98,750	3.6
Gastrointestinal Conditions				
Gastro-esophageal diseases	4	1	\$2,500	5.5
Gastric or peptic ulcer	1			2.0
Chron's disease	1	1	\$500,000	6.0
Ulcerative colitis	1	1	\$135,000	9.0
Other noninfective gastroenteritis and colitis	1			4.0
Paralytic ileus and obstructions without hernia	1	1	\$12,000	3.0
Peritonitis	1	1	\$252,945	7.0
Gallbladder and pancreas	3	2	\$1,000,000	7.0
Subtotal	13	7	\$414,635	5.7
Integumentary System				

Medication Related Allegations
By Initial Condition
Closed Occurrences, 2002-2010

Illness of Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9), All Occurrences
Skin infections	3	2	\$12,750	2.3
Other skin disorders	1	1	\$7,500	4.0
Subtotal	4	3	\$11,000	2.8
Musculoskeletal Conditions				
Musculoskeletal - excluding spine	37	10	\$319,675	4.9
Musculoskeletal - spine	18	8	\$174,938	6.8
Subtotal	55	18	\$255,347	5.5
Genitourinary Conditions				
Glomerular disease	1			9.0
Renal tubulo-interstitial disease	1	1	\$100,000	9.0
Renal failure	3	2	\$172,500	5.7
Diseases of male reproductive organs	3	1	\$142,500	8.0
Diseases of female reproductive organs	7	4	\$426,125	5.3
Other disorders of genitourinary tract	1	1	\$4,154	2.0
Subtotal	16	9	\$255,128	6.1
Misc.				
Poisoning and other external agents cause of injury	3	1	\$150,000	4.7
Pregnancy and childbirth	14	2	\$250,000	7.0
Cosmetic surgery	4			4.8
Fracture	3			4.7
Cuts, burns, abrasions to skin	6	4	\$225,725	4.7
Sprains, other soft tissue injury	1			3.0
Injury to tendons or muscle	1	1	\$80,000	4.0
Injury to internal organs	4	2	\$247,500	5.8
Subtotal	36	10	\$212,790	5.6
Unknown	371	202	\$144,601	4.5
Total	480	136	\$235,548	5.0

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Wrong Medication				
Steroids	4	2	\$3,500	1.8
Anti-seizure	1	1	\$60,000	4.0
Anti-coagulants	2	2	\$80,500	3.5
Heart failure & rhythm regulation	2	1	\$5,000	2.0
Hypertension control medications	1	1	\$12,000	2.0
Adrenaline & related	1	1	\$27,000	4.0
Pain management - narcotic	2	2	\$779	2.0
Sedatives & relaxants	2	2	\$32,500	2.5
Chemotherapy & cancer agents	1	1	\$35,000	3.0
Cholesterol management agents	3			2.0
Vaccines	1			2.0
Birth control	1	1	\$7,500	2.0
Behavioral - not related to substance abuse	10	9	\$10,963	2.8
Behavioral - all other	2	2	\$4,500	3.0
Diabetes agents	4	2	\$17,949	4.0
Immunity related medications	1			5.0
Antibiotics	1	1	\$6,000	3.0
Antifungal	1	1	\$30,000	4.0
Antiviral	1	1	\$21,500	3.0
Anti-inflammatory - excluding steroids	1	1	\$100,000	9.0
Unknown	106	76	\$42,862	3.7
Subtotal	148	107	\$36,819	3.5
Wrong Dosage				
Steroids	1			4.0
Anti-seizure	2	2	\$912,875	5.0
Ulcer & digestive medications	2	2	\$1,280	2.5
Anti-coagulants	8	7	\$101,821	4.8
Heart failure & rhythm regulation	4	3	\$150,000	6.0
Hypertension control medications	1			2.0
Adrenaline & related	1	1	\$45,000	3.0
Pain management - narcotic	31	21	\$278,036	6.5
Sedatives & relaxants	4	3	\$263,333	7.5
Chemotherapy & cancer agents	5	3	\$783,333	6.0
Hormonal medications	1			2.0
Behavioral - not related to substance abuse	7	5	\$73,801	3.6
Behavioral - substance abuse	3	1	\$675,000	9.0
Diabetes agents	6	3	\$65,597	6.0
Antibiotics	6	2	\$176,839	4.2
Antifungal	1	1	\$850,000	9.0
Antiviral	1	1	\$30,000	3.0
Unknown	62	42	\$231,166	3.7

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Subtotal	146	97	\$249,467	4.8
Allergic Reaction to Medication				
Steroids	1			5.0
Anti-seizure	1	1	\$200,000	4.0
Anti-coagulants	1	1	\$725,000	6.0
Hypertension control medications	2	1	\$950,000	4.5
All topical medications	2	1	\$20,000	4.5
Pain management- non-narcotic	5	1	\$16,000	3.4
Pain management - narcotic	3	2	\$150,000	6.7
Sedatives & relaxants	1	1	\$235,000	9.0
Hormonal medications	1	1	\$1,750	4.0
Behavioral - not related to substance abuse	1	1	\$14,165	4.0
Antibiotics	17	9	\$160,004	3.7
Anti-inflammatory - excluding steroids	1	1	\$45,000	4.0
Unknown	18	8	\$66,313	4.1
Subtotal	54	28	\$159,909	4.2
Interaction of Two or More Medication				
Ulcer & digestive medications	1			3.0
Anti-coagulants	9	5	\$297,500	6.6
Hypertension control medications	1			9.0
Pain management- non-narcotic	1	1	\$97,500	3.0
Pain management - narcotic	4	1	\$30,000	6.8
Chemotherapy & cancer agents	1	1	\$175,000	9.0
Cholesterol management agents	1	1	\$297,000	3.0
Behavioral - not related to substance abuse	2	1	\$475,000	9.0
Behavioral - substance abuse	1			4.0
Diabetes agents	1			5.0
Antibiotics	1	1	\$375,000	5.0
All other	1			9.0
Unknown	13	8	\$240,938	7.2
Subtotal	37	19	\$256,026	6.7
Addiction or Withdrawal Issues				
Pain management - narcotic	10	2	\$27,500	3.9
Sedatives & relaxants	2	2	\$87,500	5.0
Behavioral - not related to substance abuse	2			3.0
Subtotal	14	4	\$57,500	3.9
Injury from Long-term / Excessive Use				
Steroids	4	1	\$475,000	4.0
Anti-seizure	1	1	\$150,000	5.0
Anti-coagulants	1	1	\$200,000	9.0
Heart failure & rhythm regulation	1			9.0
Pain management - narcotic	2			9.0

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Hormonal medications	1			5.0
Behavioral - not related to substance abuse	2	1	\$75,000	6.0
Antibiotics	3	1	\$750,000	4.7
All other	1			2.0
Antiparasitic agents	2	1	\$100,929	5.0
Anti-inflammatory - excluding steroids	2	1	\$150,000	4.0
Unknown	4	4	\$183,750	5.5
Subtotal	24	11	\$239,630	5.4
Other Adverse Reaction to Correct Medication / Dosage				
Antibiotics	14	5	\$426,000	5.4
Antifungal	1			5.0
Antiviral	1	1	\$51,000	4.0
Antiparasitic agents	2	1	\$40,000	5.5
Vaccines	1			6.0
Pain management- non-narcotic	12			5.6
Pain management - narcotic	20	3	\$212,953	6.5
Sedatives & relaxants	4	2	\$267,500	7.3
Anti-inflammatory - excluding steroids	5			4.0
Steroids	9	4	\$167,500	4.4
Anti-coagulants	47	11	\$352,224	5.3
Coagulants	1			9.0
Heart failure & rhythm regulation	8	1	\$95,000	7.0
Hypertension control medications	5			5.0
Cholesterol management agents	7	1	\$100,000	4.7
Anti-seizure	2			3.5
Ulcer & digestive medications	3	2	\$252,500	6.0
Weight loss	29			3.7
All topical medications	1			3.0
Adrenaline & related	4	3	\$379,167	4.8
Chemotherapy & cancer agents	7	2	\$52,500	7.3
Hormonal medications	3			6.7
Behavioral - not related to substance abuse	109	1	\$2,500	4.5
Diabetes agents	7	2	\$35,500	5.0
Immunity related medications	3	1	\$325,000	5.3
Sexual function	2	1	\$142,500	7.5
Birth control	2	1	\$250,000	6.0
Fertility	1			7.0
Nutritional supplements	1			5.0
Unknown	99	82	\$98,592	6.0
Subtotal	410	124	\$113,290	5.3
Equipment Malfunction				
Pain management - narcotic		1		4.0

Medication Related Occurrences by Medication Type					
Medication	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Severity (1-9) (All Occurrences)	
Diabetes agents	1			7.0	
Subtotal	2	0		5.5	
Injection into Wrong Body Part					
Pain management - narcotic	1			6.0	
Pain management- non-narcotic	1	1	\$1,000,000	9.0	
Subtotal	2	1	\$1,000,000	7.5	
Incorrect Dilution of Fluid					
Chemotherapy & cancer agents	1			9.0	
Unknown Medication Error					
Weight loss	2			1.0	
Pain management - narcotic	1			3.0	
Sedatives & relaxants	1	1	\$600,000	9.0	
Unknown	26	11	\$477,295	6.2	
Subtotal	30	12	\$1,000,000	5.8	
Total	863	402	\$149,861	4.9	

Non-Surgical Treatment Related Occurrences By Medical Condition				
Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Infectious Conditions				
Immune system disorders	1			1.0
Inflammatory central nervous diseases (incl meningitis)	4	3	\$233,333	8.5
External ear	1			3.0
Middle ear, mastoid, or inner ear	2	1	\$167,500	5.5
Acute upper respiratory infections	5	1	\$1,862,500	5.6
Influenza and pneumonia	16	10	\$225,654	7.4
Other lower respiratory infections	3	2	\$50,500	4.7
Diseases of the liver	14			2.4
Gallbladder and pancreas	2	2	\$300,000	9.0
Other digestive disorders	1	1	\$42,500	4.0
Skin infections	11	3	\$243,333	5.2
Musculoskeletal - excluding spine	1			4.0
Osteopathies	1			6.0
Other diseases of urinary system	2			6.5
Diseases of male reproductive organs	3	3	\$183,069	5.7
Disorders of breast	1	1	\$47,500	3.0
Other disorders of genitourinary tract	1			4.0
Infectious disease - NOC	8	1	\$80,000	5.5
Unknown infectious condition	15	8	\$197,813	7.7
Subtotal	92	36	\$242,201	5.7
Neoplasms / Cancer				
Oral	1			5.0
Digestive organs	7	1	\$200,000	6.6
Respiratory organs	6	3	\$133,333	5.7
Bone and articular cartilage	1			6.0
Skin	2	1	\$100,000	6.5
Breast	6	3	\$113,333	5.3
Female reproductive organs	1	1	\$1,000,510	7.0
Male reproductive organs	2	1	\$478,328	8.0
Urinary tract, including kidney & bladder	2	2	\$497,500	7.5
Eye, brain, other central nervous system	5	2	\$80,000	7.0
Thyroid & other endocrine glands	3	2	\$287,475	6.0
Lymphoid and related, including Hodgkin	2	1	\$170,000	9.0
Unknown	16	5	\$89,200	4.3
Subtotal	54	22	\$221,127	5.8
Metabolic / Endocrine				
Nutritional, hemolytic, & aplastic anemias	1			9.0
Coagulation defects	1	1	\$275,000	9.0
Disorders of thyroid gland	1	1	\$400,000	3.0
Obesity	26	9	\$283,850	6.1

**Non-Surgical Treatment Related Occurrences
By Medical Condition**

Disease or Condition	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Other disorders of glucose regulation	4	2	\$300,000	8.0
Disorders of the endocrine glands	1	1	\$700,000	9.0
Malnutrition / dehydration	1	1	\$750,000	9.0
Other nutritional deficiencies	2	1	\$950,000	9.0
Obesity	5	3	\$147,222	8.4
Other metabolic disorders	1	1	\$425,000	9.0
Subtotal	43	20	\$354,816	7.0
Behavioral Conditions				
Substance abuse	3	3	\$225,000	4.3
Schizophrenia and delusional disorders	6	2	\$28,000	4.0
Affective disorders	7	2	\$796,500	4.7
Hyperkinetic and childhood behavioral disorders	1			1.0
Subtotal	17	7	\$332,000	4.2
Neurological Conditions				
Inflammatory central nervous diseases	1	1	\$350,000	9.0
Extrapyramidal, incl. Parkinson	2			6.0
Multiple sclerosis	1	1	\$43,500	4.0
Epilepsy and related syndromes	8	4	\$317,750	8.3
Migraine and headache syndromes	1			1.0
Cerebral palsy	1	1	\$50,000	9.0
Cauda Equina Syndrome	2	2	\$142,500	7.0
Other - hydrocephalus	1			3.0
Subtotal	17	9	\$222,167	6.9
Auditory / Visual Conditions				
Disease of the eye	7	3	\$594,477	4.7
Middle ear, mastoid, or inner ear	3	1	\$150,000	4.3
Subtotal	10	4	\$483,358	4.6
Cardiovascular Conditions				
Hypertensive diseases	9	3	\$408,333	6.4
Heart disease	65	29	\$656,733	6.8
Cerbrovascular diseases	23	8	\$335,625	6.5
Atherosclerosis	1	1	\$600,000	9.0
Aortic aneurysm and dissections	5	1	\$135,000	7.8
other peripheral vascular diseases	1			6.0
Arterial embolism and thrombosis	2	1	\$200,000	7.0
other disorders of arteries	2			5.5
Other arterial disorder	1			9.0
Phlebitis and thrombophlebitis	5	1	\$10,000	4.4
Varicose veins of lower extremities	2	1	\$50,000	3.5
Other disorders of veins	1	1	\$80,000	4.0
Other circulatory disorders	1	1	\$500,000	9.0

**Non-Surgical Treatment Related Occurrences
By Medical Condition**

Disease or Condition	Paid	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
	Occurrences	Occurrences	
Subtotal	118	47	\$521,920 6.6
Respiratory Conditions			
Chronic lower respiratory diseases	4	2	\$162,500 9.0
Other diseases of respiratory system	6	2	\$222,500 5.7
Subtotal	10	4	\$192,500 7.0
Gastrointestinal Conditions			
Gastro-esophageal diseases	3	3	\$395,833 9.0
Gastric or peptic ulcer	1	1	\$100,000 9.0
Gastritis and dyspepsia	1		
Diseases of the appendix	3	2	\$138,161 3.0
Hernia	5		
Chron's disease	1		
Ulcerative colitis	2		
Other non-infective gastroenteritis and colitis	3	1	\$175,000 5.0
Paralytic ileus and obstructions without hernia	9	2	\$425,000 7.9
Diverticular disease of intestine	5	2	\$492,500 6.2
Constipation	2		
Other disorders of intestine	1	1	\$15,000 4.0
Diseases of the liver	2		
Gallbladder and pancreas	4		
Other digestive disorders	3		
Subtotal	45	12	\$299,069 5.4
Integumentary			
Skin infections	11	3	\$21,300 3.2
Disorders of skin appendages	1	1	\$180,000 3.0
Other skin disorders	2	1	\$50,000 7.5
Subtotal	14	5	\$58,780 3.8
Musculoskeletal Conditions			
Musculoskeletal - excluding spine	107	50	\$117,398 3.7
Musculoskeletal - spine	60	22	\$271,927 4.4
Musculoskeletal and connective tissue	2		
Subtotal	169	72	\$164,615 4.0
Genitourinary			
Glomerular disease	3	1	\$500,000 5.3
Renal failure	18	8	\$137,594 7.1
Other diseases of kidney or ureter	2	1	\$250,000 5.0
Diseases of male reproductive system	1		
Diseases of female reproductive system	1		
Other disorders of genitourinary tract	2	2	\$387,500 3.5
Subtotal	27	12	\$218,813 6.2

**Non-Surgical Treatment Related Occurrences
By Medical Condition**

Disease or Condition	Paid	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
	Occurrences	Occurrences	
Miscellaneous			
Poisoning and other external agents cause of injury	20	5	\$108,000 4.6
Cosmetic surgery	12	7	\$26,206 3.5
Sterilization	4		2.5
Fracture	99	32	\$103,486 5.9
Dislocation	6	3	\$14,167 4.2
Cuts, burns, abrasions to skin	79	22	\$85,645 3.8
Sprains, other soft tissue injury	3		1.7
Injury to tendons or muscle	15	3	\$96,905 3.9
Injury to nerves	1		1.0
Injury to internal organs	46	16	\$490,623 6.7
Other physical injury or trauma	4		7.3
Subtotal	289	88	\$160,254 5.0
Unknown	698	306	\$176,858 5.4
Total	1,603	644	\$215,558 5.4

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Emotional distress, pain-no lasting physical effects				
Emotional distress	285	74	\$30,676	1.1
Physical pain, little loss of function	128	37	\$34,103	2.6
Subtotal	413	111	\$31,818	1.6
Tissue and Musculoskeletal Injuries				
Skin - burns, lacerations, etc	303	156	\$42,770	3.3
Soft tissue injury	34	17	\$92,367	3.5
Fracture from error	304	175	\$72,591	3.5
Skeletal problem from error	132	49	\$49,561	3.4
Fracture complicated by error	134	44	\$63,645	4.9
Skeletal problem complicated by error	154	32	\$114,917	3.7
Partial loss of function of limb	36	15	\$316,919	5.1
Full loss of function of limb	14	5	\$443,000	5.8
Amputation of fingers/toes	41	21	\$144,315	5.1
Amputation of hands/feet	22	10	\$662,465	5.7
Amputation of one limb	100	55	\$480,561	6.1
Amputation of two or more limbs	8	5	\$533,677	7.1
Amputation of other body part	108	51	\$428,366	5.7
Disfigurement / cosmetic	46	19	\$149,312	4.0
Other morphology problem	244	100	\$151,846	4.3
Subtotal	1,680	754	\$153,108	4.2
Neurological / nervous system impairment				
Other nervous system impairment	5	1	\$150,000	4.8
Cut, perforation, or tear of nerve	35	19	\$286,618	5.2
Other damage to nerve	361	138	\$217,634	4.7
ERBS palsy	19	10	\$577,750	5.6
Cauda equine syndrome	10	6	\$326,253	5.7
Brachial plexus disorders	44	25	\$539,647	5.8
Cerebral palsy	42	31	\$1,567,383	7.5
Monoplegia - lower limb	2			5.5
Hemiplegia	15	6	\$700,000	6.9
Paraplegia	72	44	\$988,322	6.9
Quadriplegia	39	27	\$1,874,700	8.0
other cognitive or neurological deficit	335	158	\$780,769	6.2
Subtotal	979	465	\$703,460	5.8
Cardiovascular/ circulatory outcomes				
Damage to veins or arteries	13	4	\$111,797	4.2
Internal bleeding	89	27	\$218,704	4.2
Embolism/thrombosis	40	10	\$17,118	4.0
Ruptured aneurism	3			5.7
Stroke	67	32	\$554,365	5.8
Myocardial infarction	31	11	\$407,164	4.6

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Other ischemic or anoxic event	3	1	\$5,000	4.3
Subtotal	246	85	\$338,198	4.7
Contraction or progression of various conditions while under care				
Contraction - staph infection	42	12	\$89,842	3.5
Progression- staph infection	10	4	\$62,750	3.9
Contraction - meningitis	7	1	\$1,600,000	4.7
Progression - meningitis	6	6	\$2,264,667	7.3
Contraction - peritonitis	8	3	\$230,167	4.4
Contraction - hepatitis	6	1	\$50,000	4.8
Progression - hepatitis	11			2.0
Progression - cancer	250	120	\$330,370	6.2
Contraction - sepsis	26	13	\$529,308	4.5
Progression - sepsis	1	1	\$50,000	4.0
Contraction - gangrene / necrotizing condition	19	12	\$156,889	4.4
Contraction - other infection	293	101	\$166,510	3.9
Progression - other infection	35	10	\$190,000	3.5
Progression - non-infectious condition	57	13	\$123,717	3.1
Subtotal	771	297	\$289,702	4.6
Damage to internal organs				
Cut, perforation, tear to internal organ	275	126	\$247,833	4.4
Leakage from internal organ	47	25	\$214,372	4.0
Temp - partial loss of organ	75	18	\$109,554	3.4
Temp - full loss of organ	8	3	\$221,667	3.5
Perm - partial loss of organ	220	62	\$337,188	5.1
Perm - full loss of organ	21	15	\$620,889	10.8
Subtotal	646	249	\$278,885	4.7
Hearing and vision loss				
Partial - loss of vision	102	47	\$240,816	5.4
Full - loss of vision	29	13	\$951,086	6.6
Partial - loss of hearing	28	12	\$147,583	5.0
Full - loss of hearing	2	2	\$1,037,500	6.0
Subtotal	161	74	\$372,007	5.6
Malnutrition / dehydration	4	3	\$31,467	2.8
Subtotal	4	3	\$31,467	2.8
Patient Safety, Legal / Ethical Transgression				
Partial loss of mobility	8	2	\$187,500	4.8
Respiratory distress	49	18	\$128,425	3.8
Accidental / unnecessary sterilization	14	3	\$236,250	5.1
Coma	8	6	\$1,066,815	6.5
Injury primarily psychological	16	8	\$103,019	2.1
Legal or ethical issue	7	3	\$13,833	2.0

Outcomes of Alleged Medical Errors Closed Occurrence, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Unnecessary surgery - no complications	48	16	\$205,831	3.8
Unnecessary surgery - complications	10			4.1
Additional surgery necessary	514	225	\$134,669	3.8
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	1,139	411	\$118,182	3.4
Subtotal	1,814	693	\$135,395	3.6
Death	2,119	1,156	\$305,331	9.0
Total	8,833	3,887	\$284,211	5.4

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Surgery Related				
Emotional distress	21	5	\$40,200	1.3
Physical pain, little loss of function	21	5	\$39,172	3.0
Skin - burns, lacerations, etc	102	54	\$39,628	3.4
Soft tissue injury	12	6	\$95,382	3.5
Fracture from error	14	5	\$126,618	4.0
Skeletal problem from error	12	7	\$66,435	4.2
Fracture complicated by error	21	8	\$92,969	4.3
Skeletal problem complicated by error	64	12	\$162,670	4.0
Partial loss of function of limb	20	9	\$414,032	5.5
Full loss of function of limb	9	4	\$521,250	5.7
Amputation of fingers/toes	10	4	\$275,811	5.4
Amputation of hands/feet	2	2	\$375,000	7.0
Amputation of one limb	37	17	\$455,962	6.0
Amputation of two or more limbs	2	2	\$585,000	7.0
Amputation of other body part	48	28	\$424,566	5.5
Disfigurement / cosmetic	41	17	\$152,907	4.0
Other morphology problem	152	68	\$160,829	4.4
Cut, perforation, or tear of nerve	28	16	\$305,500	5.4
Other damage to nerve	201	70	\$253,235	4.9
Cauda equine syndrome	8	4	\$279,368	5.6
Brachial plexus disorders	1	1	\$210,000	5.0
Monoplegia - lower limb	2			5.5
Hemiplegia	5	2	\$550,000	7.0
Paraplegia	29	17	\$1,205,875	6.9
Quadriplegia	10	8	\$2,240,238	8.0
Other cognitive or neurological deficit	64	21	\$457,940	6.2
Other nervous system impairment	1	1	\$150,000	4.0
Damage to veins or arteries	8	2	\$190,094	4.6
Internal bleeding	33	10	\$411,685	4.6
Embolism/thrombosis	9	1	\$7,500	4.9
Ruptured aneurism	1			5.0
Stroke	13	6	\$594,919	5.9
Myocardial infarction	7	2	\$350,000	4.4
Other ischemic or anoxic event	1			4.0
Contraction - staph infection	23	7	\$53,157	3.4
Contraction - meningitis	5	1	\$1,600,000	5.2
Contraction - peritonitis	7	3	\$230,167	4.0
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	27	24	\$192,566	5.1
Contraction - sepsis	11	2	\$1,075,000	4.4
Contraction - gangrene / necrotizing condition	8	4	\$95,000	4.4

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Contraction - other infection	151	44	\$247,998	4.0
Progression - non-infectious condition	5			3.4
Cut, perforation, tear to internal organ	170	90	\$258,057	4.5
Leakage from internal organ	16	7	\$280,714	3.8
Temp - partial loss of organ	23	3	\$94,076	3.6
Perm - partial loss of organ	79	36	\$408,388	5.3
Perm - full loss of organ	8	6	\$739,917	18.3
Partial loss of mobility	4	1	\$200,000	4.8
Partial - loss of vision	59	25	\$205,891	5.3
Full - loss of vision	11	5	\$833,637	6.5
Partial - loss of hearing	8	6	\$172,917	5.1
Full - loss of hearing	1	1	\$225,000	6.0
Respiratory distress	7	1	\$15,000	3.7
Accidental / unnecessary sterilization	10	2	\$132,500	5.0
Coma	1	1	\$500,000	8.0
Unnecessary surgery - no complications	42	14	\$211,129	3.8
Unnecessary surgery - complications	8			3.8
Additional surgery necessary	410	190	\$141,537	3.8
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	216	74	\$166,004	3.8
Death	420	243	\$340,474	9.0
Subtotal	2,742	1,206	\$276,727	5.1
Anesthesia Related				
Emotional distress	3	2	\$8,764	1.0
Physical pain, little loss of function	11	3	\$73,333	1.9
Skin - burns, lacerations, etc	4	1	\$3,048	3.0
Fracture from error	11	4	\$1,049	2.4
Skeletal problem from error	17	1	\$2,755	2.7
Fracture complicated by error	4	2	\$5,783	3.0
Skeletal problem complicated by error	1			2.0
Amputation of two or more limbs	1	1	\$690,000	7.0
Amputation of other body part	1			3.0
Other damage to nerve	5			5.2
other cognitive or neurological deficit	14	11	\$709,358	6.4
Damage to veins or arteries	1			5.0
Myocardial infarction	1			3.0
Cut, perforation, tear to internal organ	11	4	\$127,500	4.3
Perm - partial loss of organ	1			5.0
Partial - loss of vision	1	1	\$100,000	5.0
Full - loss of vision	1	1	\$1,667,000	6.0
Respiratory distress	4	2	\$15,250	3.8
Coma	1	1	\$1,475,891	8.0
Injury primarily psychological	1	1	\$20,400	4.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Unknown	2	1	\$3,728	2.5
Death	30	21	\$372,210	9.0
Subtotal	126	57	\$357,473	4.9
Medication Related				
Emotional distress	35	5	\$5,550	1.3
Physical pain, little loss of function	30	12	\$36,715	2.6
Skin - burns, lacerations, etc	12	3	\$19,333	2.8
Fracture from error	3	2	\$68,750	3.0
Skeletal problem from error	10	3	\$134,418	3.6
Fracture complicated by error	2	1	\$475,000	5.5
Skeletal problem complicated by error	1			3.0
Amputation of fingers/toes	1			5.0
Amputation of hands/feet	1	1	\$55,000	6.0
Amputation of one limb	1	1	\$10,000	7.0
Amputation of other body part	2	2	\$900,000	6.5
Disfigurement / cosmetic	1			4.0
Other morphology problem	3			4.3
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	9	2	\$473,750	5.1
Cauda equine syndrome	1	1	\$85,000	7.0
Paraplegia	3	1	\$384,466	7.0
Quadriplegia	1	1	\$875,000	8.0
other cognitive or neurological deficit	38	20	\$433,645	5.6
Damage to veins or arteries	1	1	\$27,000	4.0
Internal bleeding	13	7	\$78,593	3.8
Embolism/thrombosis	1			3.0
Stroke	14	3	\$203,333	5.8
Myocardial infarction	8	5	\$253,761	4.8
Other ischemic or anoxic event	1	1	\$5,000	4.0
Progression - cancer	2			6.5
Contraction - sepsis	1	1	\$85,000	5.0
Contraction - other infection	1			4.0
Progression - other infection	2	2	\$72,500	4.5
Progression - non-infectious condition	1	1	\$5,000	2.0
Cut, perforation, tear to internal organ	14			4.7
Temp - partial loss of organ	14	5	\$92,550	3.3
Temp - full loss of organ	3	1	\$10,000	3.3
Perm - partial loss of organ	73	7	\$173,214	4.9
Perm - full loss of organ	3	1	\$252,945	6.3
Partial loss of mobility	1	1	\$175,000	3.0
Partial - loss of vision	10	4	\$177,500	5.4
Full - loss of vision	4	1	\$1,804,000	6.8
Partial - loss of hearing	3	1	\$375,000	4.3

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Respiratory distress	18	8	\$183,438	3.7
Coma	2	2	\$21,250	3.0
Injury primarily psychological	3	2	\$195,000	3.7
Additional surgery necessary	1			4.0
Unknown	332	149	\$74,034	3.2
Death	169	79	\$325,823	9.0
Subtotal	850	338	\$181,195	4.8
Diagnosis Related				
Emotional distress	13	4	\$3,560	1.0
Physical pain, little loss of function	8	1	\$100,000	2.8
Skin - burns, lacerations, etc	5			4.2
Soft tissue injury	1	1	\$30,000	3.0
Fracture from error	1	1	\$32,500	3.0
Skeletal problem from error	15	4	\$166,000	3.9
Fracture complicated by error	67	23	\$51,446	3.5
Skeletal problem complicated by error	32	7	\$122,847	4.1
Partial loss of function of limb	9	6	\$171,250	5.0
Full loss of function of limb	2			5.5
Amputation of fingers/toes	7	5	\$94,900	5.0
Amputation of hands/feet	7	2	\$165,000	5.4
Amputation of one limb	23	17	\$572,676	6.2
Amputation of two or more limbs	1	1	\$200,000	7.0
Amputation of other body part	32	15	\$476,539	5.4
Disfigurement / cosmetic	2	1	\$200,000	4.0
Other morphology problem	40	12	\$144,607	3.9
Cut, perforation, or tear of nerve	1			2.0
Other damage to nerve	31	15	\$243,667	4.6
Cauda equine syndrome	1	1	\$755,045	5.0
Hemiplegia	4	1	\$150,000	6.8
Paraplegia	26	15	\$1,029,651	6.8
Quadriplegia	7	5	\$2,005,000	7.9
Other cognitive or neurological deficit	78	36	\$587,501	6.0
Other nervous system impairment	1			6.0
Damage to veins or arteries	1			3.0
Internal bleeding	15	1	\$30,000	4.2
Embolism/thrombosis	8			4.5
Ruptured aneurism	1			7.0
Stroke	22	12	\$662,917	6.2
Myocardial infarction	10	4	\$627,500	5.0
Contraction - staph infection	1			4.0
Progression- staph infection	6	3	\$75,333	4.0
Progression - meningitis	6	6	\$2,264,667	7.3
Progression - cancer	209	90	\$375,587	6.4

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Contraction - sepsis	5	5	\$375,000	3.6
Progression - sepsis	1	1	\$50,000	4.0
Contraction - gangrene / necrotizing condition	1	1	\$709,173	6.0
Contraction - other infection	5	1	\$180,000	4.0
Progression - other infection	15	5	\$280,000	4.1
Progression - non-infectious condition	25	8	\$143,063	3.6
Cut, perforation, tear to internal organ	15	9	\$206,337	4.2
Leakage from internal organ	27	16	\$193,832	4.0
Temp - partial loss of organ	17	3	\$218,333	3.5
Temp - full loss of organ	3	1	\$435,000	3.7
Perm - partial loss of organ	36	13	\$277,401	5.2
Perm - full loss of organ	7	7	\$588,699	6.6
Partial loss of mobility	1			5.0
Partial - loss of vision	16	12	\$379,466	6.0
Full - loss of vision	8	5	\$631,300	6.6
Partial - loss of hearing	7	2	\$97,500	4.9
Full - loss of hearing	1	1	\$1,850,000	6.0
Respiratory distress	3	1	\$28,333	5.0
Accidental / unnecessary sterilization	1	1	\$443,750	6.0
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	6	2	\$168,750	3.5
Unnecessary surgery - complications	2			5.5
Additional surgery necessary	30	8	\$125,563	3.9
Unknown	68	17	\$128,066	3.8
Death	573	316	\$367,013	9.0
Subtotal	1,568	725	\$388,853	6.5
Treatment Related				
Emotional distress	51	7	\$48,714	1.0
Physical pain, little loss of function	28	7	\$19,962	2.5
Skin - burns, lacerations, etc	114	57	\$51,309	3.3
Soft tissue injury	11	2	\$243,500	3.5
Fracture from error	30	14	\$26,176	3.5
Skeletal problem from error	33	9	\$45,094	3.5
Fracture complicated by error	32	5	\$26,613	8.9
Skeletal problem complicated by error	42	10	\$86,246	3.2
Partial loss of function of limb	7			4.1
Full loss of function of limb	2	1	\$130,000	6.5
Amputation of fingers/toes	19	9	\$151,303	5.1
Amputation of hands/feet	10	3	\$1,718,217	5.5
Amputation of one limb	34	16	\$336,500	6.0
Amputation of two or more limbs	3			7.3

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Amputation of other body part	6	3	\$149,167	6.0
Disfigurement / cosmetic	2	1	\$37,500	3.5
Other morphology problem	44	16	\$126,371	4.1
Cut, perforation, or tear of nerve	3	1	\$5,000	4.3
Other damage to nerve	62	25	\$189,413	4.4
Hemiplegia	5	2	\$225,000	6.8
Paraplegia	9	7	\$386,723	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	26	16	\$934,409	5.8
Damage to veins or arteries	1			3.0
Internal bleeding	13	3	\$321,000	4.0
Embolism/thrombosis	11	6	\$18,763	3.5
Ruptured aneurism	1			5.0
Stroke	16	9	\$568,908	5.4
Myocardial infarction	5			4.2
Contraction - staph infection	11	2	\$267,500	3.6
Progression- staph infection	2	1	\$25,000	2.5
Contraction - meningitis	1			3.0
Contraction - peritonitis	1			7.0
Contraction - hepatitis	4			4.8
Progression - hepatitis	11			2.0
Progression - cancer	12	6	\$203,325	5.3
Contraction - sepsis	9	5	\$554,200	5.1
Contraction - gangrene / necrotizing condition	4	3	\$241,667	4.5
Contraction - other infection	121	48	\$114,650	3.9
Progression - other infection	15	3	\$118,333	2.9
Progression - non-infectious condition	22	4	\$114,706	2.4
Cut, perforation, tear to internal organ	46	17	\$210,285	4.1
Leakage from internal organ	2	1	\$275,000	5.0
Temp - partial loss of organ	16	5	\$91,400	3.3
Temp - full loss of organ	1			3.0
Perm - partial loss of organ	13	4	\$290,625	5.3
Perm - full loss of organ	2	1	\$500,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Partial loss of mobility	2			5.5
Partial - loss of vision	10	3	\$163,333	5.9
Full - loss of vision	4	1	\$1,568,431	6.8
Partial - loss of hearing	8	4	\$89,625	4.9
Respiratory distress	10	3	\$75,108	3.1
Coma	2	1	\$1,862,500	8.0
Injury primarily psychological	2	1	\$100,000	2.0
Legal or ethical issue	1			2.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Additional surgery necessary	37	10	\$48,900	3.8
Unknown	156	52	\$112,977	3.1
Death	446	233	\$249,712	9.0
Subtotal	1,597	642	\$215,497	5.4
IV and Blood Products Related				
Emotional distress	2	2	\$8,750	1.0
Physical pain, little loss of function	2	1	\$15,000	4.0
Skin - burns, lacerations, etc	17	8	\$36,026	3.4
Soft tissue injury	2	2	\$46,971	4.0
Fracture from error	1			4.0
Skeletal problem from error	7	4	\$24,500	3.4
Full loss of function of limb	1			6.0
Amputation of hands/feet	1	1	\$150,000	6.0
Amputation of one limb	1	1	\$1,100,000	6.0
Amputation of other body part	1	1	\$100,000	6.0
Other morphology problem	2	1	\$31,000	5.0
Cut, perforation, or tear of nerve	1	1	\$50,000	5.0
Other damage to nerve	38	20	\$87,214	4.4
Damage to veins or arteries	1	1	\$40,000	3.0
Internal bleeding	1			3.0
Embolism/thrombosis	9	3	\$17,033	3.6
Stroke	1	1	\$275,000	4.0
Other ischemic or anoxic event	1			5.0
Contraction - staph infection	5	2	\$18,000	3.4
Contraction - gangrene / necrotizing condition	4	4	\$17,125	4.3
Contraction - other infection	6	5	\$33,060	3.3
Temp - partial loss of organ	2			3.5
Perm - partial loss of organ	1	1	\$200,000	5.0
Partial - loss of vision	1			6.0
Respiratory distress	3	1	\$140,000	4.3
Additional surgery necessary	9	6	\$55,250	3.8
Unknown	17	11	\$131,307	3.7
Death	8	3	\$168,333	9.0
Subtotal	145	80	\$86,809	4.2
Pregnancy & Childbirth - Injury to Child				
Emotional distress	4	1	\$12,500	1.0
Physical pain, little loss of function	3	1	\$20,000	2.7
Skin - burns, lacerations, etc	3	1	\$16,500	3.3
Fracture from error	2			3.0
Amputation of fingers/toes	1	1	\$55,000	5.0
Amputation of other body part	2	1	\$10,000	5.0
Other morphology problem	3	3	\$153,333	5.7

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Other damage to nerve	6	1	\$250,000	5.3
ERBS palsy	19	10	\$577,750	5.6
Brachial plexus disorders	42	24	\$553,383	5.8
Cerebral palsy	42	31	\$1,567,383	7.5
Paraplegia	5	4	\$1,112,500	7.2
Quadriplegia	19	11	\$1,772,273	8.0
other cognitive or neurological deficit	101	48	\$1,196,249	6.9
Other nervous system impairment	3			4.7
Internal bleeding	2			4.5
Progression- staph infection	2			5.0
Contraction - other infection	1	1	\$29,600	5.0
Cut, perforation, tear to internal organ	1			3.0
Leakage from internal organ	1			3.0
Temp - partial loss of organ	2	1	\$85,000	3.5
Temp - full loss of organ	1	1	\$220,000	4.0
Perm - partial loss of organ	1			6.0
Partial - loss of vision	3	1	\$155,000	5.7
Respiratory distress	1	1	\$75,000	5.0
Death for cause NOC	1			5.0
Additional surgery necessary	3	1	\$113,851	4.7
Unknown	28	12	\$428,546	4.7
Death	141	74	\$277,994	8.6

Pregnancy & Childbirth - Injury to Mother			
Emotional distress	2		1.0
Physical pain, little loss of function	6	1	\$1,000
Skin - burns, lacerations, etc	4	4	\$40,638
Amputation of other body part	1		5.0
Cut, perforation, or tear of nerve	1		4.0
Other damage to nerve	4	1	\$65,000
Brachial plexus disorders	1		7.0
Hemiplegia	1	1	\$2,500,000
other cognitive or neurological deficit	4		5.8
Internal bleeding	1		4.0
Embolism/thrombosis	1		3.0
Contraction - staph infection	2	1	\$135,000
Contraction - meningitis	1		4.0
Contraction - gangrene / necrotizing condition	2		4.0
Contraction - other infection	7	1	\$17,500
Cut, perforation, tear to internal organ	15	6	\$343,333
Leakage from internal organ	1	1	\$18,000
Perm - partial loss of organ	3	1	\$22,500
Perm - full loss of organ	1		6.0

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Full - loss of vision	1			7.0
Accidental / unnecessary sterilization	3			5.0
Additional surgery necessary	22	9	\$157,734	3.9
Unknown	2	1	\$62,500	4.5
Death	20	13	\$524,406	9.0
Subtotal	549	269	\$704,498	6.6
Patient Safety and Legal / Ethical Transgression				
Emotional distress	154	48	\$34,135	1.1
Physical pain, little loss of function	18	6	\$21,609	2.2
Skin - burns, lacerations, etc	40	27	\$39,414	3.1
Soft tissue injury	8	6	\$64,500	3.3
Fracture from error	241	149	\$77,380	3.5
Skeletal problem from error	38	21	\$18,552	3.2
Fracture complicated by error	8	5	\$50,750	3.4
Skeletal problem complicated by error	14	3	\$967	3.0
Amputation of fingers/toes	3	2	\$18,078	5.0
Amputation of hands/feet	1	1	\$185,000	6.0
Amputation of one limb	2	2	\$1,162,500	6.0
Amputation of two or more limbs	1	1	\$608,384	7.0
Amputation of other body part	14			7.0
Other damage to nerve	2	1	\$10,000	3.5
other cognitive or neurological deficit	6	4	\$813,750	6.5
Internal bleeding	11	6	\$40,833	3.9
Embolism/thrombosis	1			3.0
Stroke	1	1	\$210,000	4.0
Contraction - other infection	1	1	\$10,000	2.0
Progression - other infection	3			2.0
Progression - non-infectious condition	4			3.0
Cut, perforation, tear to internal organ	2			3.0
Temp - partial loss of organ	1	1	\$30,000	3.0
Perm - partial loss of organ	12			5.1
Partial - loss of vision	2	1	\$162,500	3.0
Partial - loss of hearing	1			5.0
Respiratory distress	2	1	\$330,000	5.0
Coma	2	1	\$2,520,000	7.0
Injury primarily psychological	9	4	\$78,438	1.4
Legal or ethical issue	5	2	\$3,250	2.2
Additional surgery necessary	2	1	\$50,000	4.0
Unknown	129	49	\$68,278	3.3
Death	217	144	\$202,071	9.0
Subtotal	955	488	\$119,132	4.4
Unknown Injury Category				
Skin - burns, lacerations, etc	2	1	\$15,000	5.5

Outcomes by Category of Alleged Error Closed Occurrences, 2002-2010				
Outcome	Occurrences	Paid Occurrences	Average Indemnity Per Paid Occurrence	Average Injury Severity (1-9) (All Occurrences)
Fracture from error	1			3.0
Amputation of one limb	2	1	\$125,000	6.0
Amputation of other body part	1	1	\$453,238	5.0
Other damage to nerve	3	3	\$300,000	5.0
other cognitive or neurological deficit	3	1	\$300,000	5.3
Perm - partial loss of organ	1			6.0
Partial - loss of hearing	2			6.0
Respiratory distress	1			3.0
Unknown	188	44	\$159,357	3.4
Death	97	31	\$184,284	9.0
Subtotal	301	82	\$177,046	5.3
Total	8,833	3,887	\$284,211	5.4

Section IX

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all medical malpractice writers in Missouri. The data were derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Loss		
				Written Premium	Earned Premium	Loss Adjustment Expense	Paid Losses	Incurred Losses	Ratio	Paid Losses	Incurred Losses	Ratio	Paid Losses	Incurred Losses	Ratio
10222	0000	MISSOURI PROFESSIONALS MUTUAL	25.69%	37,369,102	38,219,535	6,432,457	12,706,612	15,670,894	41.00%						
10677	0861	MISSOURI HOSPITAL PLAN	17.61%	25,610,126	25,947,833	2,840,797	9,300,494	12,383,497	47.72%						
10686	0031	MEDICAL PROTECTIVE COMPANY	9.49%	13,800,599	13,508,630	2,513,903	2,719,816	4,380,816	32.43%						
10801	2698	PROASSURANCE INDEMNITY COMPANY INC	8.83%	12,849,414	12,474,491	-1,667,466	7,340,088	4,162,092	33.36%						
11127	0861	MEDICAL LIABILITY ALLIANCE	7.84%	11,408,650	11,064,921	707,142	1,210,000	618,994	5.59%						
11582	0000	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.03%	7,323,225	7,121,006	2,103,419	-656,700	3,047,330	42.80%						
11704	0000	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.14%	4,569,780	4,588,474	1,118,642	857,500	1,377,939	30.03%						
11843	1272	INTERMED INSURANCE COMPANY	2.95%	4,288,899	4,407,358	1,758,725	1,943,500	1,952,718	44.31%						
11964	0831	DOCTORS COMPANY AN INTERINS EXCHANGE	2.83%	4,109,153	3,913,933	-443,213	2,700,650	2,521,347	64.42%						
11991	0218	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.92%	2,789,831	2,895,544	419,082	537,760	1,000,233	54.54%						
12361	0000	PREFERRED PHYSICIANS MEDICAL RRG INC	1.86%	2,706,934	2,706,146	279,360	407,500	-1,166,034	-43.09%						
12754	0000	GALEN INSURANCE COMPANY	1.79%	2,597,215	2,496,765	400,916	83,000	1,511,501	60.54%						
13073	0000	MEDICUS INSURANCE COMPANY	1.20%	1,750,895	1,699,808	378,861	194,500	657,542	38.68%						
13194	0000	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.14%	1,652,657	1,652,657	-479,735	18,716	-1,066,675	-64.54%						
13714	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.00%	1,460,518	1,449,479	594,928	419,336	629,614	43.44%						
14460	2638	NCMIC INSURANCE COMPANY	0.97%	1,410,609	1,389,852	493,888	295,577	489,069	35.19%						
15865	2698	PODIATRY INSURANCE COMPANY OF AMERICA	0.91%	1,318,810	1,389,033	231,564	200,728	545,161	39.25%						
16535	2638	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.88%	1,279,773	1,303,356	-28,202	725,000	351,037	26.93%						
16551	0000	PHYSICIANS INSURANCE MUTUAL	0.81%	1,181,852	1,157,280	-463,108	532,500	434,028	37.50%						
16624	0626	ACE AMERICAN INSURANCE COMPANY	0.75%	1,095,198	1,085,291	210,331	75,000	337,288	31.08%						
18279	0000	KEystone MUTUAL INSURANCE COMPANY	0.68%	983,936	828,066	245,727	0	150,000	18.11%						
18767	0000	HEALTH CARE INDEMNITY INC	0.40%	584,585	584,585	-6,165	1,473,700	-132,942	-22.74%						
18813	0775	PHARMACISTS MUTUAL INSURANCE COMPANY	0.32%	466,846	466,712	-15,950	29,456	21,299	4.56%						
19038	0218	CONTINENTAL CASUALTY COMPANY	0.31%	448,278	411,101	48,853	151,091	-468,370	-113.93%						
19070	0000	CHURCH MUTUAL INSURANCE COMPANY	0.23%	334,122	347,219	9,206	0	50,399	14.52%						
19100	3239	DARWIN NATIONAL INSURANCE COMPANY	0.22%	322,865	312,181	102,847	0	25,155	8.06%						
19380	0761	CHICAGO INSURANCE COMPANY	0.22%	320,903	673,475	276,772	92,500	-2,438,005	-362.00%						
19445	0111	LIBERTY INSURANCE UNDERWRITERS INC.	0.20%	285,886	79,510	0	0	-34,438	-43.31%						
19720	0244	CINCINNATI INSURANCE COMPANY THE	0.16%	226,210	235,296	-121,538	183,171	290,447	123.44%						
19917	0508	FORTRESS INSURANCE COMPANY	0.12%	168,034	162,455	28,736	14,000	55,989	34.46%						
20427	1129	ONEBEACON INSURANCE COMPANY	0.11%	164,128	163,647	-1,194	-11,057	-118,053	-72.14%						
20443	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.08%	115,036	110,196	7,412	0	43,328	39.32%						
20478	0000	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.07%	104,017	157,876	-784,011	465,000	-1,621,286	-1026.94%						
20494	0012	AMERICAN HOME INSURANCE COMPANY	0.07%	96,037	96,117	3,608	0	-3,100	-3.23%						
20702	0176	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	79,431	83,662	9,311	275	14,416	17.23%						
21121	2698	PACO INSURANCE COMPANY INC	0.05%	75,389	69,120	24,689	14,857	77,746	112.48%						
21326	0012	GRANITE STATE INSURANCE COMPANY	0.04%	60,114	59,882	50,741	-8,572	52,311	87.36%						
21687	0212	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	21,619	21,630	36	0	788	3.64%						
21709	2358	ISMIE MUTUAL INSURANCE COMPANY	0.01%	18,325	19,878	-47,343	0	-21,014	-105.71%						
21849	0111	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	1,616	491	0	0	0	0.00%						
21857	1313	DENTISTS BENEFITS INSURANCE COMPANY	0.00%	1,435	5,329	0	-34	2,232	100,000	9,037	N/A				
21865	0140	NATIONAL CASUALTY COMPANY	0.00%	0	0	-34	2,232	100,000	95,913	-282,097.06%	N/A				
21873	0212	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	0	-3	0	0	-4						
21881	0748	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	0	-2,116	0	-1,247	N/A					
21970	0626	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-22,508	0	-213,567	N/A						
22667	3548	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-1,013	0	-9,612	N/A						
22713	3548	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-174	0	-108,791	N/A						
22748	0140	AMCO INSURANCE COMPANY	0.00%	0	0	0	-1,510	0	0	0.00%					
22810	0218	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	-5,355	0	-20,313	N/A						
22977	0218	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-1,295	0	-5,982	N/A						
23809	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-3	0	0	0						
24732	0626	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	0	0	0	0						

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Direct			Loss			Direct			Loss		
			Market Share	Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Inurred Losses	Paid Losses	Inurred Losses	Paid Losses	Paid Losses	Inurred Losses	Paid Losses
24767	0212	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-194,719	0	0	484,320	0	N/A	N/A	N/A	N/A
24775	0212	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-27,987	0	0	141,389	0	N/A	N/A	N/A	N/A
24791	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	-85	0	0	59	0	N/A	N/A	N/A	N/A
25143	0761	AMERICAN INSURANCE COMPANY THE	0.00%	0	242	46,268	0	0	251,980	0	104,123,97%	104,123,97%	104,123,97%	104,123,97%
25534	0761	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	-242	0	0	-63	0	N/A	N/A	N/A	N/A
25658	0761	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,415	0	0	-133,908	0	N/A	N/A	N/A	N/A
25674	0761	NATIONAL SURETY CORPORATION	0.00%	0	0	-84	0	0	-35	0	N/A	N/A	N/A	N/A
27642	0626	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-179	0	0	-35	0	N/A	N/A	N/A	N/A
29874	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	2,697	0	0	-18,280	0	N/A	N/A	N/A	N/A
32921	0108	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	2	0	0	3	0	N/A	N/A	N/A	N/A
33367	3548	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	48,929	25,000	0	-896,326	0	N/A	N/A	N/A	N/A
33391	3548	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	3	0	0	15	0	N/A	N/A	N/A	N/A
34495	3548	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	875	0	0	5,697	0	N/A	N/A	N/A	N/A
34703	0158	TIG INSURANCE COMPANY	0.00%	0	0	-27,062	168,000	0	-56,261	0	N/A	N/A	N/A	N/A
34916	3548	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-22,080	0	0	-565,078	0	N/A	N/A	N/A	N/A
35181	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	10	0	0	0	0	N/A	N/A	N/A	N/A
35289	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	200,864	37,167	0	-834,763	0	N/A	N/A	N/A	N/A
35602	0181	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-40,515	0	0	500,441	0	N/A	N/A	N/A	N/A
35904	0038	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-6,178	0	0	-38,211	0	N/A	N/A	N/A	N/A
36234	0218	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	0	-17,368	0	N/A	N/A	N/A	N/A
39845	0831	OHIC INSURANCE COMPANY	0.00%	0	0	-2,174	0	0	-5,761	0	N/A	N/A	N/A	N/A
42811	0181	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-3,801	0	0	-23,436	0	N/A	N/A	N/A	N/A
44083	3548	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	40	0	0	-1,265	0	N/A	N/A	N/A	N/A
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	145,360,028	145,360,028	17,175,261	144,688,165	144,688,165	44,309,035	44,309,035	30.48%	30.48%	30.48%	30.48%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Loss	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Paid Losses	Incurred Losses	Ratio	
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.96%	37,369,102	38,219,535	6,432,457	12,706,612	15,670,894	41.00%		
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	11.13%	11,899,852	11,512,795	-1,538,916	7,246,589	3,841,224	33.36%		
0861	10686	MEDICAL LIABILITY ALLIANCE	10.24%	10,942,055	10,590,723	707,142	1,210,000	877,266	8.28%		
0031	11843	MEDICAL PROTECTIVE COMPANY	10.21%	10,911,677	10,754,168	1,912,867	2,503,896	3,758,896	34.95%		
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.85%	7,323,225	7,121,006	2,103,419	-656,700	3,047,830	42.80%		
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.27%	4,569,780	4,588,474	1,118,642	857,500	1,377,939	30.03%		
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.84%	4,109,153	3,913,933	-443,213	2,706,650	2,521,347	64.42%		
1272	33367	INTERMED INSURANCE COMPANY	3.68%	3,930,046	4,038,594	-120,060	1,910,000	-133,303	-3.30%		
0000	44083	PREFERRED PHYSICIANS MEDICAL IRRG INC	2.53%	2,702,934	2,706,146	279,360	407,500	-1,166,034	-43.09%		
0000	12361	GALEN INSURANCE COMPANY	2.40%	2,562,092	2,465,896	400,916	83,000	1,511,501	61.30%		
0000	12754	MEDICUS INSURANCE COMPANY	1.64%	1,750,895	1,699,808	378,861	194,500	657,542	38.68%		
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.55%	1,652,657	1,652,657	-479,735	18,716	-1,066,675	-64.54%		
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	1.23%	1,318,810	1,389,033	231,564	200,728	545,161	39.25%		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.15%	1,231,296	1,203,422	501,557	-25,000	678,496	56.38%		
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.11%	1,182,772	1,221,021	-36,732	725,000	357,461	29.28%		
0000	13194	PHYSICIANS INSURANCE MUTUAL	1.11%	1,181,852	1,157,280	-463,108	532,500	434,028	37.50%		
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.92%	983,936	828,066	245,727	0	150,000	18.11%		
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.30%	322,865	312,181	102,847	0	25,155	8.06%		
0111	19917	LIBERTY INSURANCE UNDERWRITERS INC.	0.27%	285,886	79,510	0	0	-34,438	-43.31%		
0508	10801	FORTRESS INSURANCE COMPANY	0.16%	168,034	162,485	28,736	14,000	55,989	34.46%		
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	164,128	163,647	-1,194	-11,057	-118,053	-72.14%		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.12%	123,691	119,195	-14,517	92,223	-190,653	-159.95%		
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.10%	104,017	107,876	-784,011	465,000	-1,621,286	-1026.94%		
2698	10222	PACO ASSURANCE COMPANY INC	0.07%	75,389	69,120	24,689	14,857	77,746	112.48%		
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	18,325	19,878	-47,343	0	-21,014	-105.71%		
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.01%	12,005	14,804	0	0	0	0.00%		
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	6,997	2,735	771	0	1,236	45.19%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	1,946	2,367	5,876	182,500	117,134	49.48.63%		
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	-1,519	0	-4,559	N/A		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	-34	-8,665	100,000	34,838	-102464.71%		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	-2,819	N/A		
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-5,355	0	-20,313	N/A		
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-3	0	0	N/A		
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-194,719	0	484,120	N/A		
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-28,083	0	142,205	N/A		
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	2,668	0	-18,084	N/A		
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	195,655	67,500	-397,500	N/A		
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	8,821	25,000	-933,338	N/A		
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	0	0	-60,646	N/A		
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	-2,174	0	-5,761	N/A		
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	106,905,417	106,166,291	10,513,228	31,565,514	30,573,532	28.80%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Incurred Losses	Paid Losses	Paid Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	95.13%	25,610,126	25,947,833	2,840,797	9,300,494	12,383,497	47.72%		
0000	35904	HEALTH CARE INDEMNITY INC	2.17%	584,585	584,585	-6,165	1,473,700	-132,942	-22.74%		
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	1.53%	410,617	418,996	-56,007	0	139,797	33.36%		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.56%	151,512	153,600	0	36,000	-162,976	-106.10%		
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.43%	115,036	110,196	7,412	0	43,328	39.32%		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.09%	23,975	23,110	9,766	4,336	107,130	463.57%		
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.08%	21,619	21,630	36	0	788	3.64%		
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	3,544	3,544	421	0	675	19.05%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	-6,255	0	13,424	N/A		
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	191,964	0	209,000	N/A		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	0	10,897	0	61,075	N/A		
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-139	0	-82	N/A		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	-210,748	N/A		
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-9,612	N/A		
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-302	0	-229	N/A		
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-179	0	-35	N/A		
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	23	0	-153	N/A		
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	149,306	25,000	536,519	N/A		
3548	24767	ST. PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	0	0	19,076	N/A		
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-40,515	0	500,441	N/A		
TOTAL HOSPITAL BUSINESS			100.00%	26,921,014	27,263,494	3,101,060	10,839,530	13,497,973	49.51%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			
				Written Premium	Earned Premium	Expense	Adjustment	Expense	Loss	Paid Losses	Incurred Losses	Direct Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	67.41%	2,888,922	2,754,462	409,072	215,920	412,920	14.99%				
1272	33367	INTERMED INSURANCE COMPANY	8.37%	358,853	368,764	1,878,785	33,500	2,086,021	565.68%				
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	7.41%	317,421	326,633	-72,543	93,499	108,643	33.26%				
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	4.79%	205,447	222,940	83,605	440,000	-153,608	-68.90%				
0218	20443	CONTINENTAL CASUALTY COMPANY	3.68%	157,529	154,571	-1,118	0	0	0.00%				
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	2.26%	97,001	82,335	8,530	0	-6,424	-7.80%				
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.26%	96,946	94,921	16,589	0	66,100	69.64%				
0012	19380	AMERICAN HOME INSURANCE COMPANY	2.24%	96,037	96,117	3,608	0	-3,100	-3.23%				
0012	23809	GRANITE STATE INSURANCE COMPANY	1.40%	60,114	59,882	50,741	-8,572	52,311	87.36%				
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.15%	6,370	7,172	0	0	147	2.05%				
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.03%	1,435	5,329	0	0	0	0.00%				
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	-1,510	0	0	N/A				
TOTAL DENTIST BUSINESS				100.00%	4,285,875	4,173,126	2,375,759	774,347	2,563,010	61.42%			

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share			Direct Written Premium			Loss Adjustment Expense			Direct Paid Losses			Direct Incurred Losses			Loss Ratio
			Market Share	Written Premium	Premium	Direct Written	Earned Premium	Paid Premium	Losses	Adjustment Expense	Paid Losses	Losses	Incurred Losses	Direct Losses	Incurred Losses	Direct Losses		
0218	20427	AMERICAN CASUALTY COMPANY OF READING	82.49%	1,411,895	1,464,203	258,019	521,840	976,067	66.66%									
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	12.94%	221,524	216,067	0	0	72,428	33.52%									
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	4.27%	73,061	76,490	9,311	275	14,269	18.65%									
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.30%	5189	3894	0	0	0	0.00%									
TOTAL NURSES BUSINESS			100.00%	1,711,669	1,760,654	267,330	522,115	1,062,764	60.36%									

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2010 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Written Premium	Earned Premium	Loss Expense	Direct		Indirect		Loss Ratio
							Direct	Adjustment	Direct	Paid Losses	
2638	15865	NCMIC INSURANCE COMPANY	25.08%	1,410,609	1,389,852	495,407	295,577	295,577	493,628	35.52%	35.52%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	24.29%	1,365,931	1,416,537	161,063	15,920	15,920	24,166	1.71%	1.71%
0626	22667	ACE AMERICAN INSURANCE COMPANY	19.29%	1,084,657	1,079,012	209,139	75,000	209,139	335,377	31.08%	31.08%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	8.30%	466,846	466,712	-15,950	29,456	29,456	21,299	4.56%	4.56%
0861	10686	MEDICAL LIABILITY ALLIANCE	8.30%	466,595	474,198	0	0	0	-258,272	-54.47%	-54.47%
0900	18767	CHURCH MUTUAL INSURANCE COMPANY	5.94%	334,122	347,219	9,206	0	0	50,399	14.52%	14.52%
0761	22810	CHICAGO INSURANCE COMPANY	5.71%	320,903	673,475	-68,189	0	0	-2,577,024	-382.65%	-382.65%
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.17%	122,129	134,114	-137,748	671	671	93,789	69.93%	69.93%
0000	12361	GALLEN INSURANCE COMPANY	0.62%	35,123	30,869	0	0	0	0	0.00%	0.00%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.28%	15,546	-16,265	64,488	22,868	22,868	-114,741	705.45%	705.45%
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.03%	1,616	491	0	0	0	0	0.00%	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	-537	0	0	-9,037	N/A	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-3	0	0	-4	N/A	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-1,977	0	0	-1,165	N/A	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-22,508	0	0	0	N/A	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-1,013	0	0	0	N/A	N/A
0140	19100	AMICO INSURANCE COMPANY	0.00%	0	0	174	0	0	-108,791	N/A	N/A
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.00%	0	7	0	0	0	-2,404	-34342.86%	-34342.86%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-993	0	0	-753	N/A	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	0	0	0	200	N/A	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	96	0	0	-816	N/A	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	-85	0	0	59	N/A	N/A
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	0	242	46,268	0	0	251,980	104123.97%	104123.97%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	-242	0	0	-63	N/A	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,415	0	0	-133,908	N/A	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	-84	0	0	-35	N/A	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	6	0	0	-43	N/A	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	2	0	0	3	N/A	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	40,108	0	0	17,936	N/A	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	3	0	0	15	N/A	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	875	0	0	5,697	N/A	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-27,962	168,000	168,000	56,261	N/A	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-22,080	0	0	-56,078	N/A	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	10	0	0	0	N/A	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	200,864	379,167	379,167	-774,117	N/A	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-6,178	0	0	-38,211	N/A	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	0	-17,368	N/A	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-3,801	0	0	-23,336	N/A	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	40	0	0	-1,265	N/A	N/A
		TOTAL OTHER BUSIENSS	100.00%	5,624,077	5,996,463	917,884	986,659	986,659	-3,388,244	-56.50%	-56.50%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Incurred		Loss Ratio
				Written Premium	Barned Premium	Adjustment Expense	Losses	Paid Losses	Incurred Losses			
0000	11582	MISSOURI PROFESSIONALS MUTUAL	25.80%	40,216,180	40,139,829	9,556,842	15,606,373	7,951,924	7,951,924	19.81%		
0861	27642	MISSOURI HOSPITAL PLAN	16.69%	26,009,839	26,858,077	979,610	6,856,327	5,113,971	5,113,971	19.04%		
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	8.84%	13,786,445	14,342,207	-235,464	3,577,722	821,016	821,016	5.72%		
0031	11843	MEDICAL PROTECTIVE COMPANY	8.74%	13,626,054	13,610,574	2,709,807	3,803,072	3,052,572	3,052,572	22.43%		
0861	10686	MEDICAL LIABILITY ALLIANCE	7.23%	11,270,921	10,603,057	612,708	3,467,500	959,504	959,504	9.05%		
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.60%	7,174,481	7,457,509	2,079,406	4,315,718	3,667,718	3,667,718	49.18%		
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.33%	5,190,744	5,272,060	918,323	725,000	1,327,952	1,327,952	25.19%		
1272	33367	INTERMED INSURANCE COMPANY	3.12%	4,855,334	5,615,380	1,364,561	4,498,717	1,678,379	1,678,379	29.89%		
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	2.52%	3,929,030	4,497,182	727,809	0	1,03,989	1,03,989	24.55%		
0831	34495	DOCTORS COMPANY AN INTERNS EXCHANGE	2.40%	3,745,831	4,036,133	836,873	3,570,552	-2,837,126	-2,837,126	-70.29%		
0218	29427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.95%	3,042,127	3,080,404	285,885	162,445	554,112	554,112	17.99%		
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.81%	2,814,352	2,831,042	1,507,866	0	4,506,290	4,506,290	159.17%		
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	1.60%	2,494,568	2,687,691	98,920	2,420,945	976,441	976,441	36.33%		
0000	12361	GALEN INSURANCE COMPANY	1.54%	2,397,356	2,395,570	481,578	0	894,040	894,040	37.32%		
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.42%	2,216,520	2,216,520	325,743	321,000	567,996	567,996	25.63%		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.06%	1,649,507	1,896,434	370,401	329,208	346,684	346,684	18.28%		
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	0.96%	1,492,232	1,500,671	235,292	1,010,000	1,381,956	1,381,956	92.09%		
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.90%	1,395,130	1,057,690	275,834	352,000	408,297	408,297	38.60%		
2638	15865	NCMIC INSURANCE COMPANY	0.88%	1,375,244	1,369,576	466,167	397,000	245,804	245,804	17.95%		
0000	12754	MEDICUS INSURANCE COMPANY	0.79%	1,231,375	1,063,369	223,944	0	497,150	497,150	46.75%		
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.72%	1,121,808	1,326,331	530,573	0	596,894	596,894	45.00%		
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.66%	1,026,720	861,508	255,387	575,000	306,559	306,559	35.58%		
0761	22810	CHICAGO INSURANCE COMPANY	0.58%	909,545	894,733	375,363	589,000	-43,948	-43,948	-4.91%		
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.41%	649,620	422,368	0	0	0	0	0.00%		
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.30%	466,113	434,235	31,816	2,202	55,990	55,990	12.89%		
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.21%	332,871	336,828	-5,996	0	-31,685	-31,685	-9.41%		
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.21%	321,867	325,977	-4,982	0	-12,408	-12,408	-3.8%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.15%	238,293	319,667	-297,625	999,156	154,372	154,372	48.29%		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.14%	225,759	282,671	188,016	252,978	338,209	338,209	119.65%		
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	175,208	173,894	651	0	40,185	40,185	23.11%		
0508	10801	FORTRESS INSURANCE COMPANY	0.10%	154,302	159,709	40,838	147,448	88,996	88,996	55.72%		
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.07%	108,508	87,247	-3,958	515,000	-152,253	-152,253	-174.51%		
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.06%	86,444	86,265	0	0	857	857	0.99%		
0012	19380	AMERICAN HOME INSURANCE COMPANY	0.05%	81,784	81,970	9,179	0	44,050	44,050	53.74%		
3504	10222	PACO ASSURANCE COMPANY INC	0.04%	63,105	57,983	19,774	0	-6,336	-6,336	-28.17%		
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	62,672	60,422	30	0	-180,907	-180,907	-299.41%		
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.01%	20,890	14,641	-7,17	0	2,547	2,547	17.40%		
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	20,057	20,528	-594,886	100,000	2,009	2,009	9.79%		
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.01%	12,432	13,014	0	0	0	0	0.00%		
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	2,174	5,032	94,179	7,971	4,652	4,652	92.45%		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	1,620	161,184	-3,292	-200,000	-204,094	-204,094	-126.62%		
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	5,396	-261	0	6,096	6,096	112.97%		
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-4	0	0	0	N/A		
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-1,737	0	-1,020	-1,020	N/A		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-1,165	0	11,124	11,124	N/A		
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-53	0	501	501	N/A		
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	20,917	0	5,313	5,313	N/A		
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-2,362	0	-2,178	-2,178	N/A		
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-610	0	-609	-609	N/A		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Barned Premium	Adjustment Expense	Expense	Paid Losses	Incurred Losses	Losses	Ratio
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,510	0	-5,026	-517,408	N/A	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-13,263	200,000	3,286	0	3,286	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-1,393	0	-69	0	-69	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	0	0	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-669	0	-669	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	8	0	8	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-722,444	1,262,500	-257,601	0	-257,601	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	682,834	0	-1,739,052	0	-1,739,052	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	85	0	18	0	18	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	44	0	-28	0	-28	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-875	0	62,016	0	62,016	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	20	0	-27	0	-27	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-83	0	-178	0	-178	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-4,566	0	-117,553	0	-117,553	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3	0	0	0	0	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-2	0	-3	0	-3	N/A
0553	24678	ARROWWOOD INDEMNITY COMPANY	0.00%	0	0	-3,467	0	-10,401	0	-10,401	N/A
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	-2,211	0	-1,541	0	-1,541	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	84,012	0	-776,484	0	-776,484	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-4	0	2	0	2	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-310	0	12,237	0	12,237	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	-851	0	-2,389	0	-2,389	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	134,318	0	380,719	0	380,719	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-5,919	0	-99,711	0	-99,711	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	57	0	-315	0	-315	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-660,013	675,250	246,887	0	246,887	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	-2,240	0	-90,748	0	-90,748	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-471,175	15,000,000	14,606,158	0	14,606,158	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-43,700	0	-400,668	0	-400,668	N/A
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	2,174	0	5,761	0	5,761	N/A
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	9	0	13	0	13	N/A
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-1,497	0	-18,647	0	-18,647	N/A
0088	42552	NOVA CASUALTY COMPANY	0.00%	0	0	-1	0	0	0	0	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	-118,677	527,661	2,039	33	33	33	N/A
0000	35904	HEALTH CARE INDEMNITY INC	-0.08%	0	0	-53	0	1,512,346	286,61%	286,61%	N/A
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	155,867,385	159,189,839	23,444,745	76,864,434	47,022,591	29,54%	29,54%	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Loss	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Paid Losses	Incurred Losses	Ratio	
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.50%	40,216,180	40,139,829	9,556,842	15,606,373	7,951,924	19.81%		
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	10.95%	12,759,262	13,296,105	-469,591	3,227,722	695,891	5.23%		
0031	11843	MEDICAL PROTECTIVE COMPANY	9.35%	10,903,919	10,917,177	1,623,879	3,621,044	2,441,044	22.36%		
0861	10686	MEDICAL LIABILITY ALLIANCE	9.26%	10,790,411	10,158,590	612,708	3,467,500	1,108,962	10.92%		
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.15%	7,174,481	7,457,509	2,079,406	4,315,718	3,667,718	49.18%		
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.45%	5,190,744	5,272,060	918,323	725,000	1,327,952	25.19%		
1272	33367	INTERMED INSURANCE COMPANY	3.83%	4,461,086	5,159,876	-442,079	4,478,717	-543,748	-10.54%		
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	3.37%	3,929,030	4,497,182	727,809	0	1,103,989	24.55%		
0831	34495	DOCTORS COMPANY AND INTERNS EXCHANGE	3.21%	3,745,831	4,036,133	836,873	3,570,552	-2,837,126	-70.29%		
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.41%	2,814,352	2,831,042	1,507,866	0	4,506,290	159.17%		
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.14%	2,494,568	2,687,691	98,920	2,420,945	976,441	36.33%		
0000	12361	GALEN INSURANCE COMPANY	2.03%	2,364,904	2,379,430	481,578	0	894,040	37.57%		
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.90%	2,216,520	2,216,520	325,743	321,000	567,996	25.63%		
2698	14460	PODIATRY INSURANCE COMPANY OF AMERICA	1.28%	1,492,232	1,500,671	255,292	1,010,000	1,381,956	92.09%		
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.14%	1,324,788	996,063	265,164	352,000	383,404	38.49%		
0000	12754	MEDICUS INSURANCE COMPANY	1.06%	1,231,375	1,063,369	223,944	0	497,150	46.75%		
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.96%	1,121,808	1,326,431	530,573	0	596,894	45.00%		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.94%	1,100,488	1,298,107	247,117	164,208	45,959	3.54%		
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.55%	640,620	422,368	0	0	0	0.00%		
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.28%	321,867	325,977	-4,982	0	-12,408	-3.81%		
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	175,208	173,894	651	0	40,185	23.11%		
3504	10222	PACO INSURANCE COMPANY INC	0.05%	63,105	57,983	19,774	0	-16,336	-28.17%		
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	20,057	20,528	-594,886	100,000	2,009	9.79%		
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.02%	18,499	16,700	0	0	0	0.00%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	2,585	3,012	2,487	0	302,514	10043.63%		
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	413,300	0	-11,234	N/A		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	162,991	42,693	-200,000	-517,408	N/A		
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-4	0	0	-44.40%		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	147	N/A		
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,510	0	0	N/A		
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	-13,263	200,000	-72,374	N/A		
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	N/A		
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-120	N/A		
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	-722,492	1,262,500	-258,487	N/A		
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	682,853	0	-1,738,183	N/A		
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-4,566	0	-117,241	N/A		
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	60,359	450,000	-187,500	N/A		
0853	24678	ARROWWOOD INDEMNITY COMPANY	0.00%	0	0	-3,467	0	-10,401	N/A		
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	-2,211	0	-1,541	N/A		
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	81,046	0	-847,354	N/A		
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-142,508	0	-403,933	N/A		
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-660,013	675,250	246,887	N/A		
0831	35602	OHIC INSURANCE COMPANY	0.00%	0	0	2,174	0	5,761	N/A		
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	9	0	13	N/A		
0088	42552	NOVA CASUALTY COMPANY	0.00%	0	0	-1	0	0	N/A		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.00%	-256	65,004	405,903	137,268	729,893	1122.84%		
		TOTAL PHYSICIANS & SURGEONS BUSINESS	100.00%	116,573,724	118,482,242	18,924,733	45,905,797	21,899,600	18.48%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Written Premium	Direct Premium	Loss Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	98.15%	26,009,839	26,858,077	979,610	6,856,427	5,113,971	19.04%
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	1.74%	462,192	448,259	-134,432	0	-109,098	-24.34%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.41%	108,508	87,247	-3,958	515,000	-152,253	-174.51%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	0.08%	22,278	18,693	5,003	0	14,994	80.21%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.05%	13,854	11,766	0	86,000	-399,946	-3399.17%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	2,849	2,849	-1,042	0	-133	-4.67%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	-17,520	0	-74,655	N/A
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	47,215	0	-21,000	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	-3,427	-45,985	0	-131,720	3843.59%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-58	0	-34	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	10,977	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	501	N/A
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-2,362	0	-2,178	N/A
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-610	0	-569	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	0	0	-9,845	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	-390	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-42	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-484	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	821	0	0	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-18	0	-38	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	0	0	-64	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	280,417	129,000	-1,073,539	N/A
3548	24767	ST. PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	1,206	0	36,527	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	61,832	0	175,259	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	-282	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	-2,240	0	0	-90,748	N/A
0000	35904	HEALTH CARE INDEMNITY INC	-0.45%	-118,677	527,661	2,039	5,324,250	1,512,346	286.61%
		TOTAL HOSPITAL BUSINESS	100.00%	26,500,843	27,951,125	1,169,918	12,910,677	4,797,557	17.16%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Expense	Adjustment	Expense	Paid Losses	Inured Losses	Paid Losses	Incurred Losses
0031	11843	MEDICAL PROTECTIVE COMPANY	58.87%	2,722,135	2,692,397	1,038,713	182,028	632,528	23.49%			
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	11.36%	525,587	578,286	117,977	165,000	283,624	49.05%			
1272	33367	INTERMED INSURANCE COMPANY	8.53%	394,248	456,004	1,806,640	20,000	2,222,127	487.30%			
2698	33391	PROASSURANCE INDEMNITY COMPANY INC	7.29%	337,281	363,146	218,746	350,000	27,214	7.49%			
0218	20443	CONTINENTAL CASUALTY COMPANY	3.52%	162,669	159,178	-10,560	0	-10,399	-6.53%			
0508	10801	FORTRESS INSURANCE COMPANY	3.34%	154,302	159,709	40,838	147,448	88,996	55.72%			
0244	10677	CINCINNATI INSURANCE COMPANY THE	2.01%	92,785	90,343	62,414	1,000,000	312,044	345.40%			
0012	19380	AMERICAN HOME INSURANCE COMPANY	1.77%	81,784	81,970	9,179	0	44,050	53.74%			
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1.52%	70,342	61,627	10,670	0	24,893	40.39%			
0012	23809	GRANITE STATE INSURANCE COMPANY	1.36%	62,672	60,422	30	0	-180,907	-299.41%			
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.27%	12,432	13,014	0	0	0	0.00%			
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.16%	7,593	7,105	0	0	857	12.06%			
TOTAL DENTISTS BUSINESS				100.00%	4,623,630	4,723,201	3,294,647	1,864,647	3,445,027	72.94%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share			Direct Written Premium			Loss Adjustment Expense			Direct Paid Losses			Direct Incurred Losses			Loss Ratio	
			73.52%	25.46%	1.03%	227,710	78,851	3,181	234,697	79,160	3,460	149,813	0	0	207,009	0	88.20%		
2698	33391	PROASSURANCE INDEMNITY COMPANY INC																	
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY																	
0244	10677	CINCINNATI INSURANCE COMPANY THE																	
TOTAL NURSES BUSINESS			100.00%	309,742	317,317	149,813						0	207,009				65.24%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2009 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Loss		
				Written Premium	Earned Premium	Adjustment Expense	Direct Paid Losses	Inurred Losses	Loss Ratio	Direct Paid Losses	Inurred Losses	Loss Ratio	Direct Paid Losses	Inurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	38.47%	3,023,628	3,063,704	285,685	162,445	56,397	18.41%						
2638	15865	NCMIC INSURANCE COMPANY	17.50%	1,375,244	1,369,576	52,867	397,000	257,038	18.77%						
0626	22667	ACE AMERICAN INSURANCE COMPANY	13.03%	1,023,871	858,659	256,429	575,000	306,692	35.72%						
0761	22810	CHICAGO INSURANCE COMPANY	11.57%	909,545	894,733	34,587	10,000	1,217,091	136.03%						
0861	10686	MEDICAL LIABILITY ALLIANCE	6.11%	480,510	444,467	0	0	-149,458	-33.63%						
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	5.93%	466,113	434,235	31,816	2,202	55,990	12.89%						
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	4.24%	332,871	336,828	5,996	0	-31,685	-9.41%						
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.78%	139,742	222,852	-345,006	-844	-385,531	-173.00%						
0218	20443	CONTINENTAL CASUALTY COMPANY	0.63%	49,492	46,723	-207,327	29,710	18,661	39.94%						
0000	12361	GALEN INSURANCE COMPANY	0.41%	32,392	16,140	0	0	0	0.00%						
0212	21326	EMPIRE FIRE AND MARINE INSURANCE CO	0.27%	20,390	14,641	17	0	0	2,547	17.40%					
0761	21857	AMERICAN INSURANCE COMPANY THE	0.03%	2,174	5,032	94,179	7,971	4,652	92.45%						
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	1,620	1,620	0	0	0	0.00%						
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.02%	1,354	1,348	304	0	0	2,107	156.31%					
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	5,396	-261	0	0	6,096	112.97%					
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-1,679	0	-986	N/A						
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-1,165	0	0	N/A						
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-53	0	0	N/A						
0140	19100	AMICO INSURANCE COMPANY	0.00%	0	0	20,917	0	5,313	N/A						
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	-5,026	N/A						
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-1,393	0	3,676	N/A						
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	-2	N/A						
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	-65	N/A						
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	8	N/A						
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	48	0	886	N/A						
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-19	0	-869	N/A						
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	85	0	18	N/A						
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	44	0	-28	N/A						
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,696	0	62,016	N/A						
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	20	0	-27	N/A						
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-65	0	-140	N/A						
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	0	0	-248	N/A						
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3	0	0	N/A						
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	-2	0	-3	N/A						
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	1,760	0	34,343	N/A						
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-4	0	2	N/A						
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	-310	0	12,237	N/A						
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	57	0	-33	N/A						
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	-471,175	15,000,000	14,606,158	N/A						
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-43,700	0	-40,668	N/A						
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	-1,497	0	-18,647	N/A						
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-53	0	33	N/A						
		TOTAL OTHER BUSINESS	100.00%	7,859,446	7,715,954	(94,366)	16,183,484	16,673,398	216.09%						

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Barned Premium	Adjustment Expense	Losses	Paid Losses	Inurred Losses	Loss Ratio	
0000	11582	MISSOURI PROFESSIONALS MUTUAL	25.23%	41,440,608	41,932,862	8,871,922	13,578,813	12,727,246	12,407,608	30.35%	
0861	27642	MISSOURI HOSPITAL PLAN	16.86%	27,694,921	27,807,037	2,028,491	5,389,442	5,155,885	5,130,330	44.62%	
2698	33391	MEDICAL ASSURANCE COMPANY INC/THE	9.60%	15,772,583	17,309,002	-3,408,509	2,297,205	-2,889,387	-2,889,387	-16.69%	
0031	11843	MEDICAL PROTECTIVE COMPANY	8.75%	14,369,929	15,112,690	3,060,247	3,608,271	2,212,271	2,212,271	14.64%	
0861	10686	MEDICAL LIABILITY ALLIANCE	5.92%	9,719,728	9,129,139	1,376,297	1,837,500	7,136,702	7,136,702	78.17%	
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.66%	7,650,968	8,507,578	3,005,161	3,131,670	3,720,466	3,720,466	43.73%	
1272	33367	INTERMED INSURANCE COMPANY	3.86%	6,343,561	6,345,774	7,222,292	875,595	-709,270	-709,270	-11.18%	
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.17%	5,209,548	4,904,803	794,585	1,795,000	1,316,244	1,316,244	26.84%	
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.65%	4,345,242	4,584,740	560,658	3,581,949	-5,166,935	-5,166,935	-112.70%	
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.89%	3,099,031	3,174,918	65,002	1,441,127	-1,517,311	-1,517,311	-47.79%	
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.81%	2,978,734	3,003,457	73,531	751,000	-2,273,019	-2,273,019	-75.68%	
0000	12361	GALEN INSURANCE COMPANY	1.74%	2,855,371	2,773,007	387,689	0	730,256	730,256	26.33%	
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	1.73%	2,844,400	3,691,951	1,739,325	2,369,554	6,594,554	6,594,554	178.62%	
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.46%	2,391,088	2,645,262	668,358	531,743	1,191,434	1,191,434	45.04%	
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.43%	2,343,624	2,343,624	234,952	1,184,450	1,085,260	1,085,260	46.31%	
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.19%	1,052,686	1,869,882	437,988	69,119	909,844	909,844	48.66%	
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.07%	1,753,046	1,777,334	35,782	-44,249	-785,584	-785,584	-44.20%	
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.93%	1,534,135	1,515,819	378,760	2,205,000	1,846,479	1,846,479	121.81%	
2638	15865	NCMIC INSURANCE COMPANY	0.83%	1,365,622	1,354,781	146,982	274,000	812,520	812,520	59.97%	
0000	35904	HEALTH CARE INDEMNITY INC	0.82%	1,339,265	1,183,029	2,095,556	2,765,000	-1,661,451	-1,661,451	-140.44%	
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.71%	1,158,227	386,976	0	0	0	0	0.00%	
0000	12754	MEDICUS INSURANCE COMPANY	0.61%	1,000,948	481,111	49,120	0	23,277	23,277	4.84%	
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.56%	927,427	930,440	432,508	675,000	583,171	583,171	62.68%	
0761	22810	CHICAGO INSURANCE COMPANY	0.56%	913,992	927,900	1,204,307	2,457,000	-1,322,635	-1,322,635	-142.54%	
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.41%	680,052	730,339	919,145	16,000	229,173	229,173	31.38%	
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.26%	421,244	415,317	-970	820	19,327	19,327	4.65%	
0218	20443	CONTINENTAL CASUALTY COMPANY	0.22%	364,018	451,393	-33,287	292,761	-3,699,464	-3,699,464	-819.57%	
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.21%	350,835	326,172	-59,151	0	-31,679	-31,679	-9.71%	
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.19%	316,078	320,614	10,864	0	-44,817	-44,817	-13.98%	
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.13%	220,288	238,114	-184,907	575,000	55,133	55,133	23.15%	
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	185,231	179,588	804	27	127,378	127,378	70.93%	
0508	10801	FORTRESS INSURANCE COMPANY	0.09%	148,724	176,229	16,965	0	171,320	171,320	97.21%	
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.08%	132,985	89,512	0	0	0	0	0.00%	
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.06%	100,460	99,330	155,885	0	527,892	527,892	531.45%	
0012	19380	AMERICAN HOME INSURANCE COMPANY	0.05%	86,882	87,413	3,629	0	-5,128	-5,128	-5.87%	
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	80,111	78,660	0	0	314	314	0.40%	
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	59,368	59,722	38,828	0	-286,336	-286,336	-479.43%	
3504	10222	PACO ASSURANCE COMPANY INC	0.03%	54,745	58,018	16,533	54,000	61,722	61,722	106.38%	
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	21,509	103,266	-196,896	0	-1,431,499	-1,431,499	-1386.22%	
0761	21857	AMERICAN INSURANCE COMPANY THE	0.01%	20,669	68,301	13,741	0	-7,565	-7,565	-11.08%	
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.01%	13,888	10,841	0	0	0	0	0.00%	
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	9,681	9,302	1,227	0	1,322	1,322	14.21%	
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	-7	0	-12	-12	N/A	
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-6,324	0	-4,989	-4,989	N/A	
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	-11,482	0	681	681	N/A	
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-516	0	31	31	N/A	
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	-9,434	0	1,563	1,563	N/A	
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	0	0	1	1	N/A	
0111	16690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	-122	0	-162	-162	N/A	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Barned Premium	Adjustment Expense	Expense	Paid Losses	Incurred Losses	Loss Ratio	
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-175	0	0	-169	N/A	
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	0	5,026	N/A	
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	3,427	-83,551	0	0	-872,733	-2,546,38%	
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-3,227	0	0	-15,507	N/A	
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	0	3	N/A	
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	0	52	N/A	
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	4	0	0	-8	N/A	
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	97,358	95,000	0	715,276	N/A	
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-77,695	0	0	51,338	N/A	
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	0	0	0	60	N/A	
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	-323	0	0	-1,028	N/A	
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	149,158	480,000	0	-142,238	N/A	
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	-52	0	0	-207	N/A	
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-29	0	0	-576	N/A	
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	1,644	0	0	85,008	N/A	
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	-3,049	0	0	-4,295	N/A	
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	70	0	0	1,015	N/A	
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	-1,500	0	0	0	N/A	
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	12,961	0	0	-19,702	N/A	
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	69	-637	0	0	-3,527	-5111,59%	
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	176,195	2,341,500	0	-2,115,283	N/A	
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	41	0	0	52	N/A	
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	17,666	0	0	42,160	N/A	
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	-476	0	0	-887	N/A	
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-876,704	-1,978,433	0	-2,677,435	N/A	
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	30,835	0	0	-42,586	N/A	
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	43	0	0	-42	N/A	
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	-101	0	0	0	N/A	
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-1,535,212	148,500	0	-2,366,496	N/A	
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	-59,000	0	0	-59,000	N/A	
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	354,219	0	0	1,572,456	N/A	
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	536,787	0	0	-93,017	N/A	
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-9,415	0	0	-147,629	N/A	
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	-53	0	0	-79	N/A	
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	9,153	0	0	67,838	N/A	
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	479	0	0	200	N/A	
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	164,271,452	167,197,843	30,723,380	52,799,664	30,723,380	52,799,664	15,93%	

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Loss		
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Inurred Losses	Ratio			
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.31%	41,440,608	41,932,862	8,871,922	13,578,813	12,727,246	30.35%			
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	12.19%	14,728,754	16,226,612	-3,295,364	2,296,787	-2,908,704	-17.93%			
0031	11843	MEDICAL PROTECTIVE COMPANY	9.68%	11,696,188	12,443,857	1,854,411	3,205,241	1,924,741	15.47%			
0861	10686	MEDICAL LIABILITY ALLIANCE	7.72%	9,325,266	8,729,753	1,376,297	1,762,500	6,922,222	79.29%			
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.33%	7,650,958	8,507,578	3,005,161	3,131,670	3,720,466	43.75%			
1272	33367	INTERMED INSURANCE COMPANY	4.93%	5,958,899	5,960,978	6,784,345	860,595	-3,469,254	-58.20%			
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.31%	5,209,548	4,904,803	794,585	1,795,000	1,316,244	26.84%			
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.60%	4,345,242	4,584,740	560,658	3,581,949	-5,166,935	-112.70%			
0000	44083	PREFERRED PHYSICIANS MEDICAL IRRG INC	2.47%	2,978,734	3,003,457	-73,531	751,050	2,273,019	-75.68%			
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.36%	2,844,400	3,691,951	1,739,325	2,369,554	6,594,554	178.62%			
0000	12361	GALEN INSURANCE COMPANY	2.33%	2,809,676	2,749,061	387,689	0	730,256	26.56%			
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.94%	2,343,624	2,343,624	234,952	1,184,450	1,085,260	46.31%			
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.62%	1,952,686	1,869,382	437,988	69,119	909,844	48.66%			
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.42%	1,713,502	1,954,533	478,959	518,050	855,590	43.77%			
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.27%	1,534,135	1,515,819	378,760	2,205,000	1,846,479	121.81%			
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.96%	1,158,227	386,076	0	0	0	0.00%			
0000	12754	MEDICUS INSURANCE COMPANY	0.83%	1,000,948	481,111	49,120	0	23,277	4.84%			
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.73%	885,124	897,453	425,970	675,000	567,915	63.28%			
3239	16624	DARWIN NATIONAL INSURANCE COMPANY	0.26%	316,078	320,614	10,864	0	-44,817	-13.98%			
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.18%	220,288	54,570	-186,400	0	-253,329	-464.23%			
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	185,231	179,588	804	27	127,378	70.93%			
0218	20443	CONTINENTAL CASUALTY COMPANY	0.13%	157,037	235,784	0	245,194	-1,906,312	-808.50%			
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.11%	132,985	89,512	0	0	0	0.00%			
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.08%	100,460	99,330	155,885	0	527,892	531.45%			
3504	10222	PACO ASSURANCE COMPANY INC	0.05%	54,745	58,018	16,533	54,000	61,722	106.38%			
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	21,509	103,266	-196,896	0	-1,431,499	-1386.22%			
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.01%	12,798	10,586	0	0	-308,408	-8999.36%			
2638	15865	NCMC INSURANCE COMPANY	0.00%	0	0	-33,775	200,000	63,062	N/A			
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	9	N/A			
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	28,055	0	0	-994,251	-3543.94%			
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	3,427	-83,551	0	0	-308,408	-8999.36%		
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	1	N/A			
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	-1	0	21	N/A			
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	97,358	95,000	715,276	N/A			
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	-76,949	0	52,163	N/A			
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	35,958	0	-142,159	N/A			
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-29	0	-576	N/A			
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	1,692	0	87,430	N/A			
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	1,156,576	1,950,000	-1,168,635	N/A			
0653	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	12,961	0	-19,702	N/A			
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	30	-384	0	-1,177	-3923.33%			
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	115,708	2,326,500	-1,722,110	N/A			
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-859,170	-1,978,433	-2,627,294	N/A			
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	-1,535,212	148,500	-2,366,496	N/A			
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	-59,000	0	-59,000	N/A			
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	126,128	0	7,066	N/A			
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0	0	-53	0	100,000	N/A			
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	-79	0	-79	N/A			
		TOTAL PHYSICIANS & SURGEONS BUSINESS		100.00%	120,777,660	123,366,930	22,710,294	41,025,516	14,102,358			

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct		Loss		Direct		Direct	
				Written Premium	Earned Premium	Adjustment Expense	Paid Losses	Incurred Losses	Paid Losses	Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	93.93%	27,694,921	27,807,037	2,028,491	5,389,442	12,407,608	44.62%		
0000	35904	HEALTH CARE INDEMNITY INC	4.54%	1,339,265	1,183,029	1,569,428	2,765,000	-1,761,451	-148,89%		
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	1.42%	419,416	409,257	-80,591	0	-68,317	-16.69%		
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.05%	14,809	0	0	0	-1,079,939	N/A		
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.05%	14,571	13,051	4,073	0	35,228	269.93%		
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	2,177	2,177	-102,061	0	-25,447	-1168.90%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	-35,617	0	-156,267	N/A		
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	57,000	0	60,000	N/A		
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	183,544	1,493	575,000	308,462	168.06%		
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	-2,865	0	-2,260	N/A		
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	672	N/A		
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	31	N/A		
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-18	0	-5	N/A		
0218	20443	CONTINENTAL CASUALTY COMPANY	0.00%	0	0	0	36,000	-1,756,978	N/A		
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	-528,944	N/A		
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	2	N/A		
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	27	N/A		
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-127	0	32	N/A		
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-52	0	-2,690	N/A		
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	-53,072	15,000	-437,672	N/A		
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	-35,068	0	-118,784	N/A		
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	0	0	-100	N/A		
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	-38	N/A		
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	354,219	0	1,572,456	N/A		
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	0	0	-143,667	N/A		
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	-104,696	N/A		
TOTAL HOSPITAL BUSINESS			100.00%	29,485,159	29,598,095	4,105,233	8,780,442	8,197,263	27.70%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct		
				Written Premium	Earned Premium	Expense	Adjustment	Loss	Paid Losses	Inured Losses	Direct Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	48.62%	2,673,741	2,668,833	1,148,836		403,030		227,530		8.53%
0761	22810	CHICAGO INSURANCE COMPANY	16.62%	913,992	927,900	47,731		507,000		297,155		32.02%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	9.23%	507,558	553,469	141,873		13,693		198,571		35.88%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	7.57%	416,342	437,837	-21,046		0		56,654		12.94%
1272	33367	INTERMED INSURANCE COMPANY	6.99%	384,662	384,796	437,947		15,000		2,759,984		717.26%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.91%	160,221	0	0		0		0		N/A
0508	10801	FORTRESS INSURANCE COMPANY	2.70%	148,724	176,229	16,965		0		171,320		97.21%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.77%	97,218	91,117	54,593		7,500		-14,940		-16.40%
0012	19380	AMERICAN HOME INSURANCE COMPANY	1.58%	86,582	87,413	3,629		0		-5,128		-5.87%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.93%	50,975	55,208	33,339		0		-69,697		-126.24%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.77%	42,303	32,987	6,538		0		15,256		46.25%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.25%	13,888	10,841	0		0		0		0.00%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	2,901	2,524	0		0		314		12.44%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	-1,165		0		1,702		N/A
TOTAL DENTISTS BUSINESS				100.00%	5,499,407	5,429,154	1,869,240	946,223	946,223	3,638,721		67.02%

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Loss		
				Written Premium	Earned Premium	Premium	Adjustment Expense	Expense	Losses	Paid Losses	Incurred Losses	Losses	Direct Losses	Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	85.53%	1,701,927	0	0	0	0	0	0	0	0	N/A		
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	10.46%	208,071	235,296	-11,508	418	30,980	30,980	0	30,980	30,980	13.17%		
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	3.88%	77,210	76,136	0	0	0	0	0	0	0	0.00%		
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.13%	2,586	16,491	0	0	0	0	0	0	-62,53	-379,32%		
TOTAL NURSES BUSINESS			100.00%	1,989,794	327,923	(11,508)	418	(31,573)	(31,573)	418	(31,573)	(31,573)	-9.63%		

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Loss		
				Written Premium	Earned Premium	Premium	Direct	Adjustment Expense	Losses	Direct Paid Losses	Inurred Losses	Loss Ratio	Direct	Paid Losses	Loss Ratio
0244	10677	CINCINNATI INSURANCE COMPANY THE	25.16%	1,640,444	1,659,140	16,806	-51,749	-51,749	-51,749	1,441,427	1,441,427	40.29%	-33.64%	556,879	556,879
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	21.20%	1,382,295	3,146,863	65,002	74,000	180,757	180,757	74,000	74,000	54.88%	54.88%	749,458	749,458
2638	15865	NCMIC INSURANCE COMPANY	20.95%	1,365,622	1,354,781	1,021,206	1,021,206	1,021,206	1,021,206	16,000	16,000	254,620	254,620	37.56%	37.56%
0626	22667	ACE AMERICAN INSURANCE COMPANY	10.40%	677,875	728,162	-970	820	820	820	19,327	19,327	45,591	45,591	54.37%	54.37%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	6.46%	421,244	415,317	0	0	0	0	75,000	75,000	214,380	214,380	54.37%	54.37%
0861	10686	MEDICAL LIABILITY ALLIANCE	6.05%	394,462	399,386	0	0	0	0	31,679	31,679	9.03%	9.03%	0	0
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	5.38%	350,835	326,172	-59,151	0	0	0	0	0	0	0	0	0
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	2.38%	155,457	124,209	43,453	0	0	0	102,045	102,045	65.64%	65.64%	0	0
0218	20443	CONTINENTAL CASUALTY COMPANY	0.72%	46,760	215,609	-33,287	11,567	11,567	11,567	36,174	36,174	-77.36%	-77.36%	0	0
0000	12361	GALEN INSURANCE COMPANY	0.70%	45,695	23,946	0	0	0	0	0	0	0	0	0.00%	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.32%	20,669	68,301	13,741	0	0	0	0	0	-7,565	-7,565	-36.60%	-36.60%
0140	11991	NATIONAL CASUALTY COMPANY	0.15%	9,681	9,302	1,227	0	0	0	0	0	1,322	1,322	13.66%	13.66%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.13%	8,393	4,514	5,489	0	0	0	0	0	-216,629	-216,629	-2581.07%	-2581.07%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	0	-7	0	0	-12	0	N/A	N/A	N/A	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	0	-3,459	0	0	-2,729	0	N/A	N/A	N/A	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	-11,482	0	0	0	0	N/A	N/A	N/A	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	-516	0	0	0	0	N/A	N/A	N/A	N/A
0140	19100	AMICO INSURANCE COMPANY	0.00%	0	0	0	-9,434	0	0	0	0	1,563	1,563	N/A	N/A
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	0	0	0	0	0	0	0	0	0	0
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	0	-122	0	0	-162	0	N/A	N/A	N/A	N/A
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	0	-157	0	0	-164	0	N/A	N/A	N/A	N/A
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	0	0	0	0	5,026	5,026	N/A	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	0	0	0	0	-35,381	-35,381	N/A	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	-3,227	0	0	-15,597	0	N/A	N/A	N/A	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	0	0	0	0	4	4	N/A	N/A
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	0	4	0	0	-8	0	N/A	N/A	N/A	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	0	-746	0	0	-825	0	N/A	N/A	N/A	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	0	0	0	0	0	0	60	60	N/A	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	0	-323	0	0	-1,028	0	N/A	N/A	N/A	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	0	114,492	480,000	480,000	-1,813	0	N/A	N/A	N/A	N/A
0761	21881	NATIONAL SURVEY CORPORATION	0.00%	0	0	0	-52	0	0	-207	0	N/A	N/A	N/A	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	0	4	0	0	268	268	N/A	N/A	N/A	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	0	0	0	0	-451,155	-451,155	N/A	N/A	N/A	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	0	-3,049	0	0	-4,295	0	N/A	N/A	N/A	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	0	70	0	0	1,015	1,015	N/A	N/A	N/A	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	-1,500	0	0	0	0	0	0	0	0
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	0	0	-253	0	0	-2,350	0	N/A	N/A	N/A	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	0	113,559	0	0	44,499	44,499	N/A	N/A	N/A	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	41	0	0	52	52	N/A	N/A	N/A	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	0	17,666	0	0	42,160	42,160	N/A	N/A	N/A	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	0	-476	0	0	-887	-887	N/A	N/A	N/A	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	0	17,534	0	0	68,643	68,643	N/A	N/A	N/A	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	0	30,835	0	0	-42,486	-42,486	N/A	N/A	N/A	N/A
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	0	-101	0	0	0	0	N/A	N/A	N/A	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	0	536,787	0	0	50,650	50,650	N/A	N/A	N/A	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	-9,415	0	0	-49,999	-49,999	N/A	N/A	N/A	N/A

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 19 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct			Loss			Direct			Loss			
				Written Premium	Earned Premium	Premium	Direct	Earned Premium	Adjustment Expense	Direct	Paid Losses	Inurred Losses	Direct	Inurred Losses	Loss Ratio	
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	0	9,153	0	67,838	0	200	200	N/A	N/A		
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	479	0								
TOTAL OTHER BUSINESS			100.00%	6,519,432	8,475,741	2,050,621	2,047,065	727,137	727,137	0	67,838	200	200	N/A	N/A	11.15%

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